

Visitacion Valley Elementary School Gets Academic Achievement Award



Supervisor Sophie Maxwell, here with Visitacion Valley Elementary School (VVES) Principal Vincent Chao, presented a Certificate of Honor to the students.

Supervisor Sophie Maxwell on Oct. 6 presented a Certificate of Honor to the students and staff of Visitacion Valley Elementary School (VVES) during a regular assembly.

Both VVES Principal Vincent Chao and a teacher representative were officially honored during an Oct. 31 meeting of the Board of Supervisors at City Hall.

In 2006, VVES achieved an Academic Performance Index (API) of

784 on the California Standardized Testing and Reporting (STAR) program, a 34-point jump from the previous year, and only 16 points from 800 which is recognized as a mark of excellence.

On Nov. 14, VVES was one of two San Francisco schools with a diverse student population honored for academic achievement at the Hotel Nikko by the California Business for Education Excellence Foundation.

Additional Police Foot Patrols to be Deployed in S.F.

San Francisco Police Chief Heather Fong recently announced the police department's deployment of 44 new officers to augment foot patrols throughout the city's ten police districts by Nov. 24. The 44 officers are comprised of 36 officers who have completed their field training, and eight automotive service officers whose positions have been civilianized.

Police Chief Fong said the additional officers will be deployed based on the decisions of police station captains who have analyzed crime patterns and have responded to community input based on ongoing community meetings.

"It is the police captains, with their years of policing experience at the station level, who are best equipped to determine where foot patrols would be best utilized within their respective districts," said Fong.

Training for the new foot beat officers began on Nov. 20. Additional officers were to begin their foot patrols on Nov. 24.

The Department's recruitment efforts, which between January 2004 and June 2006 have generated 268 new officers, combined with the civilianization of dozens of non-public safety positions, have made these 44 positions possible. The recruitment program is ongoing, with the plan to recruit an additional 250 officers during the current fiscal year.

San Francisco First City in U.S. to Certify Greenhouse Gas Emissions

San Francisco recently certified its greenhouse gas (GHG) emissions inventory with the California Climate Action Registry, becoming the first city in the United States to earn the Registry's distinction of Climate Action Leader™.

San Francisco is now publicly and voluntarily reporting its GHG emissions under this rigorous registry program. Measuring greenhouse gas emissions is a key step in determining how to prioritize climate change work.

San Francisco's Climate Action Program resides at the Department of the Environment (SF Environment), and coordinates with the San Francisco Public Utilities Commission (SFPUC) and other agencies to implement emissions reduction goals the City developed through the Climate Action Plan, Muni's Zero Emissions 2020 Plan, and the Electricity Resource Plan.

Other activities that the City is taking on include expanding energy efficiency and renewable energy in municipal buildings, using clean fuels for city fleets, exploring tidal power under the Golden Gate Bridge and working with businesses and residents to address their individual contribution to climate change. The program also monitors local, state, and national policies and science in an effort to harmonize San Francisco's progress towards its target of attaining 20 percent below 1990 levels by 2012, with other efforts.

"Human activities are building up the concentration of greenhouse gases in the atmosphere, and this situation threatens to change the world's climate, raise sea levels to flood coastal regions like the Bay Area, cause irreparable damage to the environment, and destabilize our economy," said Mayor Gavin Newsom. "The enormity of the danger means it's time for all cities to take action locally, and not follow Washington in denial."

The Registry, created by the California Legislature in 2000, is a non-profit public/private partnership

that helps companies and organizations throughout the United States to track, publicly report and reduce their greenhouse gas emissions. Independent third parties certify the results to ensure compliance with Registry protocols and standardization across participants and sectors.

Organizations that are willing to meet the accounting standards and third party certification requirements of the Registry show their serious intent to address climate change. The Registry has been widely recognized as the gold standard for public reporting of greenhouse gases.

"The City of San Francisco has shown tremendous leadership and made considerable effort to be the first city in the United States to certify and publicly report their GHG emissions. San Francisco recognizes the importance of verified emissions data," said Diane Wittenberg, President of the California Climate Action Registry. *San Francisco's Climate Action Policies:*

Climate Action Plan

SF Environment, the SFPUC, and ICLEI- Local Governments for Sustainability developed San Francisco's Climate Action Plan, which Mayor Newsom released in 2004. It carves out benchmark greenhouse gas emissions, makes projections on the impacts global warming might have on the region, and outlines specific actions in the key areas of transportation, solid waste management, energy efficiency, and renewable energy. The plan presents scientific projections of up to three-foot rise in sea level.

This would compromise existing infrastructure including highways, sewage treatment plants, and roads in addition to submerging parts of the San Francisco International Airport, AT&T Park, and Treasure Island under water. The plan also presents steps to aid the City in reducing its emissions.

Zero Emissions 2020 Plan

The Zero Emissions 2020 Plan commits the City to develop a clean air plan for public transit. *See Page 2*

City College Gets Grant for Job Training

City College of San Francisco (CCSF) Regional Health Occupations Resource Center (RHORC) and the Health Education and Community Health Studies department received \$600,000 from the California Community Colleges Chancellor's Office's Job Incentive Fund in September.

The money will facilitate a two-year project that will expand job opportunities and training for frontline community health and social service workers, thus improving access to jobs in low-income communities

These funds will enable a unique partnership to grow between CCSF Health Education and Community Health Studies department and Berkeley City College's (BCC) Social Services Paraprofessional Program.

The two colleges will offer training and career advancement opportunities to community health workers and social service workers in San Francisco and Alameda Counties. The grant will also fund the recruitment of low income individuals and other under-represented persons into educational programs at CCSF and BCC.

Top Ten List of Worst Credit Card Company Practices

by Walter Burch

The following list will come as no surprise to those who have felt the sting of credit card industry practices – or listened to cardholders as they tell horrifying tales of exorbitant rate hikes, hidden fees, indecipherable card-holder agreements, or "bait and switch" marketing offers.

However, it bears noting that, while the credit card industry has long been attacked for its aggressive marketing and usurious interest rates, the situation today has escalated to the boiling point, and many Americans see no way out. What is most disturbing of all, however, is the fact that the credit card companies continue to send the clear message that they simply don't care about their customers. This statement grossly understates the real tragedy: Not only do credit card companies show little concern for customers, but they rely more and more on the financial missteps, misfortunes, and even innocent changes in a consumer's "risk profile" to trigger a growing number of "gotcha" fees and penalties that have become financially devastating to increasing numbers of cardholders. Of course, what's tragic for the customer is very, very "good" – and very profitable for the credit card companies.

The bottom line: You need to know the truth about the majority of credit card companies. It is by design that they are located in states with little or no restrictions on how much interest they can legally charge you (Delaware, South Dakota, etc.), and they have spent great sums of money in discovering legal loopholes to separate you from yours. Despite all of this, credit cards can be useful to carry. They can help us track expenses, establish credit, demonstrate our credit worthiness to lenders, even provide us with a shield of protection in making purchases. However, con-

sidering the growing level of interest rates, crippling and confusing fees, penalties, and other anti-consumer practices employed by credit card companies – they can also destroy the financial futures of unsuspecting cardholders and their families. Know what you're up against.

Cardholders, then, are urged to use credit cards sparingly, check credit card statements carefully, and pay them as soon as possible to avoid late fees and penalties. Also, take the time to carefully understand the fine print that is contained in credit card agreements, and be careful not to become trapped by one or more of the following credit card company ploys that have become more and more common in the credit card industry:

1. Universal Default Interest Rate Ladder: Your credit card company can double or even triple your interest rate due to a perceived change in your credit picture even if you have a perfect payment record with them. What's more, your jacked up rate can apply to your entire balance, not just new charges moving forward. If you see an agreement with this clause, don't accept the card – run! Take your business elsewhere if at all possible. Chances are, you may already have a card with this clause, so beware! Your credit card company will periodically scan your credit report for one of several Universal Default triggers: Even a single late payment on another credit card, your mortgage, or utility (phone, gas, electric); Exceeding your credit limit on just one of your cards; A credit score that declines; Taking on a new home mortgage or auto loan; Having too much overall debt; or Simply applying for additional credit. When do most consumers discover Universal Default? When they get their credit card statement and begin to hyperventilate. By then, it's too late, and the iron door has been

slammed shut.

2. Outrageously High Interest Rates: There's gotta be a law against pillaging. No, there is no federal limitation on the interest rate a credit card company can charge. There may be a law in the state where you live, but probably not in the state where your credit card company is located and that's what counts. Eight of the top ten credit card companies are located in states with no cap on interest rates; the other two are located in Arizona (with a cap of 36 percent).

3. "Please Be Late" Policy: Late fees have become a cash cow for the credit card companies. So much of a cash cow that many companies now mail your statement as close to the due date as possible. If you receive it only ten days before it's due, you better be on the ball or you're headed for a juicy late fee. Beyond the day your payment arrives, many set a specific time of day when your payment must arrive. One minute late and you're hit with another late fee. The reward for card companies: Late fees, which averaged about \$13 in 1995, now average \$34, as one bank after another has played follow the leader and jacked up their late penalty booty to stay sharp and competitive.

4. Two-Cycle (Double-Cycle) Billing: How would you like to be charged interest on debt you have already paid off? It can happen if your card comes with double-cycle billing. This confusing two-cycle average daily balance method calculates your charges by taking the sum of the average daily balance for two billing cycles. The first balance is for the current billing cycle, the second for the previous one.

5. Confounding Cardholder Agreements: Credit card issuers go to great lengths to carefully design cardholder agreements that few people can encode. *See Page 10*

Seniors Shaping Up in the Valley



Participants in The Mayor's Challenge: Shape Up San Francisco have been meeting twice a week since October at the Visitacion Valley Senior Community Center on Raymond Avenue at 9:30 a.m. for a two mile walk around the community, cordially greeting passersby "Good morning" in both English and Chinese. Spanning three decades of active seniors, most of the spirited group also participates in a morning exercise group following the walk. Continuing through the end of December, the program is open to all seniors in the neighborhood.

Grapevine Mailbox

Mayor Comments on State of the City Address

Dear community member:

As you may know, I gave my State of the City address on October 26 at Burton High School in the Portola neighborhood here in San Francisco. I'm excited to share this annual speech with you, which updates on progress we have made so far on key initiatives, and outlines our vision for the coming year, which will largely focus on improving the quality of life for all San Franciscans.

Attached is a written version of the address, with "bookmarks" so that you may focus on those sections that you are interested in. The speech can also be read or viewed on our city government website: www.sfgov.org/site/mayor.

Over the next year, my administration will work on several initiatives to improve quality of life in our city. These areas include:

***Health Care:** We are on track to be the first city in the country to provide universal health care access to all residents, and aiming for a July 1, 2007 start date for our innovative San Francisco Health Access Plan.

***Homelessness:** We have made great progress housing the homeless in our city. Over 2,200 individuals have placed in permanent supportive housing since 2003, 95 percent who are still housed today. In total, in the last three years, some 4,263 homeless individuals have permanently left our streets. However, many chronic homeless remain on our streets who suffer from addiction and mental illness. By increasing our homeless outreach and reforming our local justice system through several innovative programs, we are working to more proactively steer those

Compost and Gardening Classes in December

Classes are held on Saturdays from 10 a.m. to 1 p.m. at the Garden for the Environment (GFE), 7th Avenue at Lawton Street. Call 731-5627 for a more information or to pre-register. These free workshop are part of the Resource Efficient Landscaping Education Program.

***Dec. 9: Hardscaping Your Garden with Recycled Materials** - Join GFE and Building Resources for this innovative workshop on techniques for building creative, funky, and beautiful garden pathways, beds and containers using all recycled materials.

***Dec. 16: Compost and Mulch for Your Soil** - Come to this workshop to learn the many advantages of compost and mulch in your garden. Learn how to make and use compost and mulch and discover how they conserve water and minimize weeds.

December Events at Valley Branch Library

Following are events in December at the Valley Branch Library:

***Dec. 5, Tuesday:** Holiday Music songs and rhymes for the winter season for ages 0-5 at 10:30 a.m.

***Dec. 12 and 19, Tuesday:** Preschool Storytime for ages 3-5 at 10:30 a.m.

***Dec. 5, 12 and 19, Tuesday:** Infant/Toddler Lapsit with stories/songs and rhythms for young children ages birth-3 at 11:15 a.m.

***Dec. 13, Wednesday:** Preschool Videos for ages 3-5 at 10:30 a.m.

Visitacion Valley Branch Library is located at 45 Leland Ave. (at Desmond Street). Call (415) 355-2848.

with addictions into services.

***Muni:** While Muni is an independent authority not directly under control of the Mayor, we must push for improvements in service. Muni is currently conducting a system-wide analysis of routes and ridership, called the Transit Effectiveness Project, to fundamentally overhaul service. By this time next year, it will produce a blueprint for reform. However, we cannot wait for this analysis to be completed before we take immediate actions to improve the system. Beginning this week, we are piloting strategies that will make the busses run faster and more consistently on the 1-California bus line.

***Clean and Safe Streets:** We are introducing new quality standards for sidewalks and streets to ensure that adequate repair work occurs each year and piloting a street cleaning program on commercial corridors throughout the city that provides focused, intense daily street cleaning.

***Public Safety:** To increase public safety in our community, we are moving aggressively to hire new police officers and civilianize positions at the Police Department to get officers back in the neighborhoods. We are also implementing new strategies to address violent crime, including saturation of police officers in high crime areas, neighborhood-specific community policing plans, and unprecedented collaboration with our local public safety agencies to combat gun and gang violence.

I thank you for taking the time to read about our efforts and our vision for San Francisco's future. Should you have any questions about initiatives outlined in the address or suggestions that can help us advance these initiatives, please contact my office at gavin.newsom@sfgov.org or 554-7111.

Working together, we can continue to ensure that our City is a safe, beautiful, and vibrant community. My best regards, Gavin Newsom

New Juvenile Justice Center a Gateway to Hope for Youth

Mayor Gavin Newsom on Nov. 9 announced the opening of the New Juvenile Justice Center (NJJC) that will deliver significant improvements to health and educational services for youth in the juvenile justice system.

"This opening marks a new era for how the City will provide much needed rehabilitative services to make sure that all our youth have the opportunity to get themselves back into the community in a positive and productive way," said Mayor Newsom.

The (NJJC) proposes to construct 110 sleeping rooms, with a capacity of up to 150 beds, as compared to the current capacity of 132 beds.

An expansion in the current number of beds was a requirement of the grant monies, and was kept to a minimal 18-bed expansion. All existing Juvenile Hall facilities will be replaced with modernized facilities, including: the intake and assessment center, medical clinic, learning center, boys and girls housing units, visiting area, gymnasium, and recreation facilities.

"The new facility will immediately improve the living conditions and programming for San Francisco youth as they develop sufficient internal controls and personal competencies leading to productive citizenship," said Chief Probation Officer William Siffermann.

Examples of improvements planned for the new Juvenile Hall include:

***Modernized medical clinic** with more beds and increased safety and security;

***New learning center** with classrooms and a library that approximate a regular school environment;

***New special education classrooms** that will help meet unique educational needs;

***Greater program space** on units to facilitate rehabilitative and therapeutic programs for youth;

***Every sleeping room** will have its own toilet, increasing security, com-

fort, and well-being;

***More streamlined layout** of residential units to augment safety and security;

***Better heating and ventilation systems** to increase comfort in both winter and summer months;

***City and County arts installation** that will help create a calming, positive environment;

Additional new internal facilities that will be added to the new Juvenile Hall include:

***Waiting room** for parents and guardians who currently must wait outdoors, and

***Visiting room** to make it easier for parents and families to play a supportive role in the lives of detained youth.

New external facilities that will be added to the new Juvenile Hall include: secure vehicular entry-port, one-acre recreation field, and secure parking for staff.

All of these improvements and additions provide improved living conditions for young people detained at Juvenile Hall and improved working conditions for Ju-

venile Hall staff. The NCJJ will be completed over two phases.

The first phase is getting the living units completed within the new center completed and the second phase is tearing down the old facility in order to construct the recreation fields.

The total funding for the new projects were funded through a federal/state grant received by the Mayor's Office of Criminal Justice totaling over \$15.7 million and \$45 million in city funding including certificate of participation (bonds) and two supplemental appropriations.

The Department of Public Works provided project and construction management on San Francisco's new Juvenile Hall. The 90,000 square foot building replaces an outdated facility that was constructed in 1950.

The new building provides 110 sleeping rooms, with a capacity of up to 150 beds; and program space with educational, recreational, health care, religious, food service, and visitation areas. Construction of outdoor recreation facilities will be complete in July 2007.

S.F. Certifies Greenhouse Gas Emissions

From Page 1

In coordination with Muni, "Zero Emissions 2020" focuses on the purchase of cleaner transit buses including hybrid diesel-electric buses. The plan also discusses the option of purchasing hydrogen fuel cell buses when they become commercially available in the next ten to 15 years.

To move toward that direction, the Municipal Transportation Agency (MTA) approved a Request For Proposals (RFP) to enlist the work from bus manufacturers that will result in the acquisition of a fleet of diesel-electric hybrid buses for Muni.

This will be the first in California where a transit agency purchases the technology, while taking advantage of the California Air Resource Board (CARB) regulations.

5F Environment and 5FPUC de-

veloped the Electricity Resource Plan after a series of public meetings to leverage existing policy to help shut down power plants in Bayview Hunters Point and Potrero.

The plan makes recommendations on energy efficiency, and the production of clean electricity through renewable means including solar, wind, and the ocean tides and waves.

The California Climate Action Registry is a non-profit public/private partnership that serves as a voluntary greenhouse gas (GHG) registry to protect, encourage, and promote early actions to reduce GHG emissions. Over 100 major companies, cities, government agencies and NGOs measure and publicly report their GHG emissions through the Registry. www.climateregistry.org



Do YOUR

Holiday Shopping

at the

Visitacion Valley

Community Center

GIANT

FLEA MARKET

SATURDAY

DECEMBER 2, 2006

10:00 AM - 3:00 pm

50 Raymond Ave

(Bayshore/Alpha)

bring your wallet.

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Do YOU have something to sell?

Artworks? Crafts? Collectibles? Cool Things?

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Watercooler Counsel

Risky Business

by Rich Proulx and Malinda Tuazon

Q: I work as a Server in a restaurant. Two new employees were hired and they were given scheduling preferences that violate our standing seniority policy. A group of us complained to the owner that we felt the new employees were receiving unfair, preferential treatment. He told us that because we're not members of a union, we have no rights to complain about our working conditions. He even went so far as to tell us we'd be suspended if we complained about the matter again. Is he right? Do we really have no rights? - Scared Senior Server, Oakland, CA

A: Yes and No. The owner is incorrect in some ways because everyone has rights to complain about certain working conditions that have nothing to do with unions. For example, you're entitled by law to receive a certain minimum wage and to get breaks depending on the number of hours you've worked. You are also protected from retaliation for complaining about those wage and hour violations. In your case, because you don't have a union, you probably don't have an agreement with your employer which governs your scheduling based on seniority. Unions generally set those kinds of agreements in place and lay out the process to complain about breaches of those agreements by the employer. Unless your employer is violating the seniority policy in a discriminatory way (e.g. based on race, sex, age, etc.), you may not have much outside recourse. But, you do have other rights! According to the National Labor Relations Board (NLRB), employees are protected from retaliation for concerted activities for the purpose of trying to improve working conditions. For example, the U.S. Supreme Court has recognized non-unionized workers' rights to collectively protest the lack of heat in a cold working facility and also validated their protection from retaliation. In your case, you collectively complained about your working conditions and your boss threatened you. We hope that the threat doesn't keep you from complaining again if the problem isn't fixed, but if you do and you end up suspended, you should probably give the NLRB a call.

Q: I am the Chief of Police in my small town. We have a volunteer dispatcher who complained to me the other day about the decorations in our lounge area. The force is almost exclusively men, so we have a few swimsuit and centerfold pictures up. She said she felt sexually harassed every time she had to walk in that room. I told her she can stop volunteering her time here if she doesn't like it. She said she was going to find a lawyer. Does she have a chance? - Vexed by a Volunteer, Virginia Falls, MT

A: Well, that all depends on a few very important details. Is volunteer work required prior to regular employment with the force? Does volunteer work usually lead to regular employment? Do applicants for regular positions who have volunteered with the force get preference over those who have not? If you answered yes to any of those questions, you may be in some trouble. Telling your volunteer to "love it or leave it" could be viewed as denying her an employment opportunity and the EEOC probably has jurisdiction over the relationship between your force and its volunteers. Just because someone isn't paid doesn't mean they don't have rights. Besides, is that any way to talk to someone?

Q: I have been trying to get a job in retail, unsuccessfully. I am overweight. Whenever I drop off applications, I see all the sales workers are young and pretty. Can I file a discrimination complaint? - Full bodied and perky, San Jose, CA

A: It's no crime to love the beauti-

ful people. No law we're aware of makes it illegal to discriminate based on lack of charisma or being ugly (neither of which, I'm sure, applies to you). However, there are plenty of other ways to discriminate that are illegal, as Abercrombie & Fitch discovered last year. Abercrombie & Fitch had a reputation for hiring hip sales people. Nothing wrong with that. Except that it seems that their definition of hip didn't include a lot of women or non-whites. That little oversight cost them \$40 million to settle the class-action lawsuit filed against them. Discriminating against people 40 and over is a violation of Federal law. If you are morbidly obese, you could have a case for disability discrimination. As to being discriminated against because you are a few sizes above the norm, that's not against Federal law or any State law we're aware of. But the tide may be turning. Perhaps it's a reflection of those "San Francisco values" we've heard a lot about lately, but the City of San Francisco prohibits discrimination based on weight (and height). Wouldn't it be nice if we all treated each other fairly and didn't need all these laws?

Q: I recently promoted a new shift supervisor without posting the job first. Now, I have a complaint from another employee saying she was discriminated against because she wasn't given the opportunity to apply for the job. Can this be considered discrimination? The person I selected is by far a better choice. -Phil T., Olympia, Washington

A: Just because you didn't give your employee a chance to apply for the job, doesn't mean you discriminated against her. Truth is, you didn't give anyone a chance to apply. You actually treated everyone the same. So, this is not discrimination. That doesn't make you immune to allegations of discrimination in who you selected, of course.

Truth is, some employees get pretty steamed when they don't have a shot at a promotion. Their "unfair" alarm bells start ringing. When that happens, you can find yourself spending more time that you'd like defending your actions. In the future, you might consider posting promotions, and interviewing your internal applicants, even if you know who you are going to promote. The process is better for morale because your employees feel they are being given an equal opportunity. By the types of questions you ask, they might have a better understanding of why you selected the person that you did. Lastly, if an employee gets an equal chance to apply, but doesn't, it'll be awfully difficult for him to complain of foul play later.

Our team of government experts believe you have the right to have your questions answered, regardless of your affiliations. Since 1983, the number of wage and salary workers who are union members has fallen from 20.1 to 12.5 percent, according to the Bureau of Labor Statistics. Send your questions to Watercooler.Counsel@eoc.gov. Rich is a former Supervisory Investigator and Malinda is a current Federal Investigator for the Equal Employment Opportunity Commission www.eoc.gov. Identifying information in the questions may be fictional.

Voice of Small Business

Take a Stand For Your Business

by Todd Stottlemeyer

If you're within earshot of a television or radio, you know that the media is filled with pundits and politicians battling for air time, filling our ears with political spin predicting what the country will look like after Election Day.

But don't let the partisanship in Washington deter you from seeking the truth behind what's at stake this fall. Once you cut through the million-dollar ads, 30-second sound bites, and what seems like endless political posturing, it's clear that no group has more on the line on Election Day than America's job creators.

The midterm elections next week are critical to small-business owners. Ask yourself if you stand for a fair and level playing field for all businesses in this country? Do you stand for equal access to health care, at a fair cost? For lower taxes, so that businesses can reinvest its profits and create more jobs? Do you stand for an end to burdensome, intrusive government regulations?

Will it matter if you don't stand up? Well, yes, it does. American history is full of examples where just a single vote or handful of votes determined the outcome of an important election.

Small-business opponents have tried to define this election on wedge issues that divide the electorate into

red states and blue states. But you know that day to day, taxes, regulations and health care have a much bigger impact on you, your business and your family.

America agrees. Not only do more than 41 million Americans work for a small business, but come election time, Americans like to support the candidates who support small business. It's critical to act Tuesday to make the voice of small business heard at the ballot box and ensure a pro-small-business legislative majority on Capitol Hill and in the states.

We need to define this year's election and cut through the clutter and noise of political distractions and misrepresentations. That's why we publish the NFIB Voting Record. You can see for yourself which candidates support small business by going to www.NFIB.com/politics and clicking on the 2006 Election Monitor.

While your vote is essential on Nov. 7, you can multiply the power of the small-business voice by urging your employees, family members, customers and vendors to support candidates and issues that will improve the regulatory and economic environment for small business.

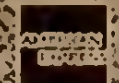
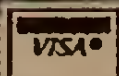
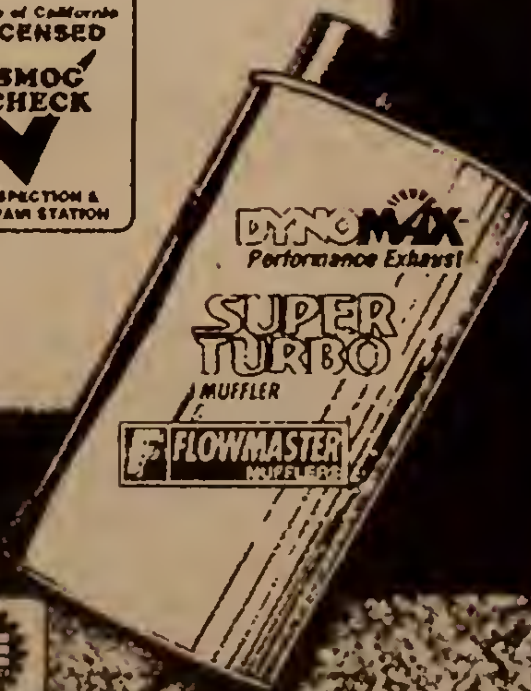
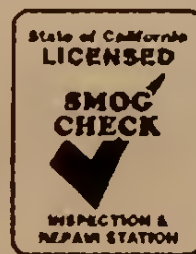
You can't afford to sit this election out. We must defend free enterprise where it matters most...at the ballot box. Your right to own, operate and grow your business depends on it. Todd Stottlemeyer is president and CEO of the National Federation of Independent Business in Washington, D.C.

TW AUTOMOTIVE

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- Muffler & Pipes
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- Performance Dual Exhaust
- Custom Bending

Welcome



ASA



415-585-8281

2500 BAYSHORE BLVD. (at Visitacion)

EarthTalk

Cell Phones and Health

Dear EarthTalk: Could our health be negatively affected by all the radio frequencies being banded about by cell phones and cell phone towers, wireless pagers and Internet systems, and other uses of radio frequency and microwave radiation? - Beverly Filip, Santa Cruz, CA

Since the middle of the last century technological advancements in telecommunications and other industries have led to significant increases in the use of radio frequencies. Equipment employing microwave and radio waves is today widely used not just in broadcasting and communications, but also in the health care industry, the food industry, and in a host of other industries in a wide range of applications.

Health advocates have worried for decades that exposure to frequencies emanating from these many sources might be harmful. And the ubiquity of such technology today—especially considering the quantum leap in cell phone usage in recent years—only makes such concerns that much more pressing.

Various studies researching the health effects of cell phone use have yielded mixed results. Some earlier studies suggested a link between exposure to radiation from cell phones and an increased risk of acoustic neuroma—a cancerous tumor of the nerve connecting the ear to the brain—but more recent research found no such links. The issue is primarily heat. According to the Occupational Safety and Health Department of the Communication Workers of America (CWA), “As high frequency radio frequency radiation... penetrates the body, the exposed molecules move about and collide with one another causing friction and, thus, heat... If the radiation is powerful enough, the tissue or skin will be heated or burned.”

According to CWA, “there is substantial scientific data that establishes negative health effects associated with microwave radiation.” CWA cites cataracts as one possible negative health effect from prolonged expo-

sure, as well as well as nervous system damage and even reproductive problems in both males and females. This issue was in the news in 1992 over the issue of the safety of police radar devices, but subsequent studies were inconclusive.

As to cell phones, the results of a study recently published in the academic journal *Environmental Health Perspectives* do not bode well for habitual chatterers. Researchers documented brain damage in laboratory rats exposed to radio frequencies from cell phones at levels comparable to what people would experience during normal use. The study's authors expressed concern that “after some decades of (often) daily use, a whole generation of [cell phone] users may suffer negative effects, perhaps as early as middle age.”

The environmental effects of radio frequencies are also largely unclear. Migrating birds have been known to fly right into cell phone and other communications towers. Some blame the radiation emanating from such towers for disorienting the birds and undermining their navigational abilities. Others chalk such incidents up to poor visibility associated with bad weather and nothing more. Some farmers have observed that cows grazing near cell towers are more likely to experience still births, spontaneous abortions, birth deformities and behavioral problems, not to mention general declines in overall health. Moving cattle herds away from such towers has reportedly led to immediate health improvements.

Contact: U.S. Department of Labor, Radiofrequency and Microwave Radiation, www.osha.gov/SLTC/radiofrequencyradiation.

Dear EarthTalk: I recently heard the term “carbon sequestration” in relation to climate change. What is it and how can it help stave off global warming? - Bob Whelan, Pawtucket, RI

Carbon sequestration is simply the intake and storage of the element carbon. The most common example in nature is during the photosynthesis process of trees and plants, which store carbon as they absorb carbon dioxide (CO₂) during growth. Because they soak up the carbon that would otherwise rise up and trap heat in the atmosphere, trees and plants are important players in efforts to

stave off global warming.

Environmentalists cite this natural form of carbon sequestration as a key reason to preserve the world's forests and other undeveloped lands where vegetation is abundant. And forests don't just absorb and store large quantities of carbon; they also produce large quantities of oxygen as a by-product, leading people to refer to them as the “lungs of the earth.”

According to the Western Canada Wilderness Committee, the billions of trees in the boreal forest of the northern hemisphere that stretches from Russian Siberia across Canada and into Scandinavia absorb vast amounts of carbon as they grow. Likewise, the world's tropical forests play an important role in naturally sequestering carbon. As such, environmentalists see preserving and adding to the world's forest canopy as the best natural means for minimizing the impact of global warming caused by the 5.5 billion tons of carbon dioxide generated by factories and automobiles each year.

On the technological front, engineers are hard at work developing man-made ways to capture the carbon spewing from coal-fired power plants and industrial smokestacks and sequester it by burying it deep within the Earth or the oceans. The Bush administration has embraced carbon sequestration as a means to mitigate U.S. carbon dioxide emissions and is spending upwards of \$49 million annually on research and development, hoping that the technology might play an important part in keeping greenhouse gas emissions out of the atmosphere. The U.S. is also funding related research in China in hopes of stemming the tide of Chinese CO₂ emissions that are increasing quickly as that nation develops rapidly (China has already surpassed the U.S. as the largest coal consumer).

The Bush Administration refused to sign onto the Kyoto Protocol, an international agreement adopted in Japan in 1997 calling on countries to limit their emissions of greenhouse gases. Instead, many environmentalists feel, they are pursuing carbon sequestration technology as a quick fix or “Band-Aid” approach that enables them to preserve the existing fossil fuel infrastructure instead of replacing it with clean renewable energy sources or efficiency gains. Essentially the technology involves disposing of carbon dioxide after it is produced, rather than trying to hold down its production in the first place. United Nations' studies suggest, however, that it might play a bigger role in fighting global warming this century than any other measure.

Got an environmental question? Send it to: EarthTalk, c/o *The Environmental Magazine*, P.O. Box 5098, Westport, CT 06881; submit your question at: www.emagazine.com/earthtalk.html; or e-mail earthtalk@emagazine.com.

Book Review

What Your Credit Report Is Saying About You

(*Give Me Back My Credit* by Denise Richardson, 224 pages, \$16.95)

When buying a car, renting an apartment, or even getting a job—a credit report is often pulled. What's on that report may surprise most consumers.

According to a study by U.S. Public Interest Research Groups, one in four people have mistakes on their credit report. These mistakes have cost jobs, rejected loans, and ruined many people's lives.

“Credit is connected to our lives in every area and our scores determine our interest rates, insurance premiums and very livelihoods,” says Denise Richardson, consumer advocate and author of the new release *Give Me Back My Credit!* “We need to expose the high price consumers are paying for dirty data in order to fix a system gone terribly wrong.”

Richardson is just one of the millions battling errors on her credit report. She paid a little extra on her mortgage each month, hoping to shorten the length of her mortgage and pay less interest charges.

That simple, recommended practice catapulted her into an epic David vs. Goliath battle stealing her true credit identity and a decade of her life. When her 10 year saga ended and she reclaimed her good name—that victory would be brief. Soon she realized others were shredding her credit and their illegal acts perpetrated against her would ultimately steal another five years from her.

“Knowledge is power, and consumers need all the power they can get in order to protect their money and good name. Without this all important knowledge, consumers are wide open to an array of problems that could find them as easily as they found me,” says Richardson.

Denise paints a human face on the

Landslide District 10

Reelection for Maxwell

Incumbent Supervisor Sophie Maxwell successfully defeated six other challengers for her District 10 seat on the Board of Supervisors with nearly 55 percent of the vote in a landslide victory on Nov. 7.

“We know that we have been working hard and doing a lot but we want to do more to better our community,” said Maxwell, who tallied 4,808 votes.

Other candidates included: Dwayne Jussino with 943 votes, Epanola Jackson with 851, Rodney Hampton, Jr. with 842, Marie Harrison with 775, Charlie Walker with 356 and Sala Chandler with 191.

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insidious affects of identity theft, and inaccurate credit reporting. Having been through some of the worst corporate behavior towards consumers the financing industry is capable of, she is able to offer valuable advice, well-informed tips and knowledge necessary to protect a consumer's true and accurate credit identity. Here are five key steps to take to prevent credit errors from affecting your credit identity:

1. Check if your loan payments are applied accurately. Misapplications of your loan payments can prove costly.

2. Order your free annual credit report from the right place annualcreditreport.com is the legitimate government mandated site however; their privacy policy appears to allow them to sell your information. I recommend using the toll free number 877-322-8228. Watch for deceptive advertisements and websites that offer “free credit reports” but end up costing you.

3. Check the accuracy of open and closed accounts and any inaccurately applied late fees.

4. Check to see if paid off accounts are properly reflected as paid off.

5. Log all attempts made to correct inaccurate information in a day book or journal and send all requests for investigations of disputed accounts by certified mail.

Cooking Corner

Grand Prize Winner For Chicken Sandwich

For the very best chicken recipe, you may have to add some wurst. That's the secret to The Best 'Wurst' Chicken Caliente Sandwich, the grand-prize-winning recipe in the national Heinz Field Tailgate Recipe Contest.

The grand-prize winner is Patricia Harmon, who has entered more than 80 cooking contests.

All of the winning recipes are available upon request or can be viewed at www.heinz.com

Other favorite tailgating recipes can be found in the Heinz Field Red Zone Cookbook, Touchdowns to Tailgating-The Red Book for All You Need to Know About Football, Food and Heinz Field.

The Best Wurst Chicken Caliente Sandwich

1 t. garlic pepper; 1/4-1/2 t. cayenne pepper; 1 lb. boneless, skinless chicken breast, cut into 1-inch pieces; 3 T. extra virgin olive oil, divided; 1 lb. smoked bratwurst with cheddar cheese or smoked sausage with cheddar cheese, cut into 3/4 inch pieces; 1 medium-sweet onion, sliced (such as a Vidalia, Maui or Walla Walla); 1/2 large red bell pepper, seeded, cut into 1-1/2 inch strips; 2 jalapeno peppers, stems removed, seeded, chopped; 1 12 oz. bottle Heinz Chili Sauce; 1 T. Heinz Apple Cider Vinegar; 3 T. water; 2 t. Heinz Spicy Brown Mustard; 1 t. Heinz Worcestershire Sauce; 1/3 C. Heinz Sweet Relish; 8 hoagie hard rolls, split; 1 C. shredded Monterey Jack Cheese (optional, used if you like it extra spicy).

In a small bowl, mix together garlic pepper and cayenne and sprinkle chicken pieces with the pepper mixture.

In a large skillet stir-fry seasoned chicken in 2 T. olive oil about 4-5 minutes or until no longer pink.

Drain and remove from pan. Add bratwurst or smoked sausage to skillet and brown, about 4 minutes, stirring occasionally. Remove from pan.

Add remaining 1 T. olive oil to skillet and sauté onion, red bell pepper and chopped jalapenos until tender and onions begin to become translucent, about 5 minutes.

Add chicken and bratwurst back to the skillet. Stir in chili sauce, vinegar, water, mustard, Worcestershire sauce and relish.

Cover and simmer 10-12 minutes. Pile mixture onto hoagie hard rolls. Top each sandwich with 2 T. shredded cheese. Makes 8 servings. **NAPS**

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RESPECT
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Joe Leland around the neighborhood

***November Election Results:** The November election results have been tallied and incumbent Sophie Maxwell easily won another term as District 10 supervisor. Maxwell defeated her six challengers with 54 percent (5,907) of the vote. Dwayne Justino, her closest competitor, placed a distant second with 12 percent (1,301). Espanola Jackson came in third with about 10 percent (1,124). About 2,900 (40 percent) of Visitation Valley's registered voters exercised their right to choose. This places Visitation Valley dead last in neighborhood voter turnout. We can do better!

***Demolition Permit Issued for Cliff's BBQ:** Baypoint Properties LLC has submitted an application to demolish 2175 Bayshore Blvd. (formerly Cliff's BBQ). The permit was filed Nov. 8, 2006 with the Department of Building Inspection. Permit # 200611036818. No details as to what the replacement structure will be. Stay tuned.

***Welcome Another New Business!** Yet another vacant storefront on Bayshore Boulevard is inching closer to occupancy. Lucky Hair Salon has filed for a business licenses application listing 2436 Bayshore Blvd. as their new site. Workers have been seen prepping the space with new paint and cleaning up the exterior.

***Goodbye Vacant Lot!** Say goodbye to the vacant lot at the corner of Blanken Avenue and Bayshore Boulevard. Developers have submitted plans to build a four-story condo building with ground floor retail space. The building will have five units, mostly likely for sale condos. Described as a contemporary design, the new building should be an interesting addition to our glorious neighborhood.

***Looking for Old Photos of Visitation Valley:** The Visitation Valley History Project is always looking for old photos and personal stories about the Visitation Valley of yesteryear. The group of neighborhood residents formed to ensure our shared past will be preserved for our collective future. If you have photos that you would like to share (they will be copied and returned) please contact Edie Epps at (415) 467-0236 or Betty Parshall at bparshal@flash.net

***Other Good News:** The Northeast Community Federal Credit Union located at 29 Leland Ave. has been painted and added a new awning ... 2428 Bayshore LaFlue - Walton Real Estate & Loan Brokers adds a new awning ... Bank of America has a new branch manager. Drop by and welcome her to the Visitation Valley community ... Giant Flea Market December 2nd from 10 a.m. to 3 p.m. at 50 Raymond Ave. BUY! BUY! BUY!

Medical Cannabis Dispensary (MCD) On Leland Avenue?

Not yet, but according to S.F. Planning Department zoning maps, the first two blocks of Leland Avenue and most of Bayshore Boulevard are two of the City's very limited areas that would allow a new dispensary to open.

Currently new MCDs can only open on Neighborhood Commercial (NC), Commercial (C), Heavy Commercial (CM), and Residential Commercial (RC) zoned streets. Both Leland and Bayshore have NC zoning. The only thing limiting their location on these streets is the restriction that they cannot be within 1000 feet of a school or a recreation center.

Visitation Valley Elementary School eliminates the upper portion of Leland Avenue but oddly, the Planning Department did not include the Visitation Valley

Community Center on Raymond Avenue as institution with the 1000-foot radius limitation, thereby allowing Leland Avenue from Bayshore Blvd to about Peabody Street and all of Bayshore Boulevard as potential locations.

To make things a little more interesting, Hester Heights and Lois Lane, and all of Executive Park are also zoned as allowable locations for MCDs.

The Visitation Valley Business Opportunities and Outreach to Merchants (VVBOOM) program will be pursuing this issue to clarify the definition of a "recreational center" to ensure the community isn't caught off guard if an enterprising individual decides to set up shop in the neighborhood.

For more information about MCDs, call the S.F. Planning Department at (415) 558-6378 or follow this link: <http://www.sfgov.org/site/uploadedfiles/planning/Applications/mcdfaq.pdf>

- Russel Morine

Gas Prices Slowly Inching Upward

Since reaching a seven-month low in October, the latest report from AAA of Northern California finds that retail gas prices in California have slowly gone back up. The increase seems to defy market fundamentals which at the moment show strong supplies and weak demand.

According to a new report from AAA of Northern California, which tracks gas prices as a service to consumers, the statewide average price for a gallon of regular unleaded gas is now \$2.48, a 12-cent decrease from the last monthly AAA gas price report on October 10.

"In the past week, gas prices have started to inch upward," said Michael Geeser, AAA of Northern California spokesman. "It's unclear why since everything appears to signal prices dropping at the pump. We're still paying less today than we were a month ago, but the recent uptick is surprising because there doesn't appear to be anything going on fundamentally to back that up."

Mild weather on the East Coast and strong OPEC inventories have sent crude oil below \$60 per barrel. Barring any unforeseen events, including a cold weather snap back east, AAA anticipates that prices should remain near current levels for the near future.

The current average price in California is 11 cents per gallon lower than a year ago. The most expensive average gas price in California communities where AAA monitors fuel costs is in Santa Barbara, where regular unleaded sells for \$2.79 per gallon.

The lowest price among California cities tracked by AAA is in Orange County's La Habra where gas costs an average of \$2.32 per gallon.

The national average for a gallon of regular unleaded has dropped to \$2.23, down 3 cents from last month's survey and down 6 cents from a year ago.

The most expensive gas in the United States is in Wailuku, Hawaii where a gallon of regular unleaded costs an average of \$3.11.

In this month's survey, the highest price for gas in the continental United States is in Santa Barbara, Calif., where the average price is \$2.79. The least expensive gasoline in the country is found in Atlantic, N.J., where regular unleaded costs an average of \$2.02.

Several Ways to Get the Most Out of Your New Hybrid

It's a hard truth that many hybrid car drivers have come to know all too well: The promises of fabulous fuel efficiency don't always turn out to be completely accurate. While this is due to a number of factors, AAA of Northern California has identified techniques drivers can use to increase the efficiency of their hybrid cars.

"As a rule, hybrid cars offer vastly superior mileage compared to their gasoline-only counterparts, but drivers don't always achieve the fuel efficiency they anticipated," explained Jenny Mack, spokesperson for AAA of Northern California. "AAA's automotive experts have examined the issue and identified several tips and tricks that can help drivers get the most out of their hybrid cars."

Energy monitors: The energy monitor in most hybrids is a driver's best friend. It will tell you exactly what is happening with the power demands, state of battery charge and will calculate an instant miles-per-gallon average for you. A glance at strategic times can help you maximize the efficiency of the hybrid design. Pay attention to how your driving techniques are reflected in the monitor and make adjustments when possible. Braking techniques: Identifying braking techniques unique to your hybrid can help recharge the car's battery and improve fuel efficiency. The following are tips for some of the

A Halloween Parade at "Little Vis"



With Visitation Valley Elementary School (VVES) students scoring 784 in the Academic Performance Index (API) of their STAR testing this year, Principal Vincent Chao kept his promise and dressed like a woman during a spirited Halloween parade in the schoolyard. VVES is aiming for API 800 plus for Spring 2007.



As usual, the costumes on parade at VVES were very creative and colorful.

more popular hybrid models:

***Toyota Prius:** When you are able to anticipate an upcoming stop in a Prius, take advantage of the regenerative braking by lightly applying pressure to the brake pedal. This will help control speed and will send more energy to the batteries than coasting to a stop.

***Honda Civic Hybrid:** The latest version of the Civic Hybrid uses an auto-stop feature to control gas engine use at stop lights and signs. This feature needs to be managed in order to maximize efficiencies. Once you come to a stop and auto-stop activates, do not allow your vehicle to creep up if the vehicle in front of you moves up. The engine will re-engage and may not activate auto-stop until the next long stop.

***Ford Escape Hybrid:** When surpassing 30 mph., the Ford Escape's gas engine kicks in automatically. Max A/C will automatically engage the gas engine. The most efficient mode for the Escape is long smooth and steady braking events that help recharge the battery.

Maintenance: Regularly checking your tire pressure is one of the best ways to improve fuel efficiency and safety. Oil changes, balancing and rotating tires, air filters, etc. also need your attention. Brakes, exhaust and suspension systems of hybrids are based on conventional vehicle designs and require maintenance as well.

Cruise control: The best time to

use cruise control is on a long stretch of road that doesn't have much incline or decline. When you come to a hill, it's best to anticipate the change and start accelerating to meet the demand.

Air conditioning: Using air conditioning in the max A/C mode will always force the gasoline engine to engage. If you manage the A/C so that you use it sparingly and only to cool when needed, you can improve your performance. Even turning off the A/C going up hill and waiting until you start downhill to turn it back on will have a positive impact.

Electronics: The more accessories you use, the lower your mileage will be. Radios, cell phone chargers, GPS devices plugged in the power port all drain the batteries and require the gasoline engine to engage so it can help the recharge process.

After-market accessories: Many aftermarket devices are available for the automotive enthusiast. Every time you install a bug shield, fender trim, custom wheels, or any other item, you decrease the vehicle's important ability to slip through the air. Even a simple antenna ball has a negative affect on mileage. **Speed:** Get up to speed quickly and don't exceed the speed limit. Some experts say that a hybrid has a sweet spot at 45 mph. They believe that for every mph over 45 mph you lose efficiency.

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REALTOR® TERMS When they say and what they really mean...

- **SOPHISTICATED CITY LIVING** - Next to a noisy bar.
- **OLD WORLD CHARM** - Has some woodwork, needs cleaning.
- **CONTEMPORARY FEELING** - Has no woodwork, needs cleaning.
- **CLOSE TO LAKES** - Impossible to park from April to October.
- **WIDE OPEN FLOOR PLAN** - Previous owner removed supporting walls.
- **SECURITY SYSTEM** - Neighbor has a dog.
- **NEEDS TLC** - Major structural damage.
- **UPDATED KITCHEN** - Sink no longer overflows.
- **MOTIVATED SELLER** - Has been on the market for 14 years.
- **CONVENIENT** - Located on
- **LOWER LEVEL FAMILY ROOM** - Ping Pong table over sewer opening.
- **LIGHT OPEN SPACES** - Many holes in walls and ceiling.
- **OUTSTANDING** - Painted purple, sticks out like a sore thumb.
- **A WEALTH OF PERIOD FEATURES** - Yourself, dry rot, rising damp and an electrical circuit best operated in rubber gloves and waffles.
- **BOX ROOM** - Suitable for accommodating one or two large cardboard boxes ... folded.
- **BY PRIVATE TREATY** - If it went to auction it would never reach the reserve price.
- **COMPACT** - Tiny.
- **COUNTRY GENTLEMAN'S RESIDENCE** - No longer suitable for agricultural tenants.
- **DECEPTIVE APPEARANCE**
- **FOR THE GARDENING ENTHUSIAST** - Grounds like a jungle.
- **LOCAL AUTHORITY GRANTS AVAILABLE** - About to be condemned.
- **MUCH SOUGHT AFTER** - It's been on the market at least twice before and still no one wants it.
- **OWNER EAGER TO SELL** - If it goes within a week the subsidence cracks won't be noticed.
- **PARTIAL CENTRAL HEATING** - The room above the boiler can get warm in summer.
- **PERIOD RESIDENCE** - Built in the last two years.
- **QUIET, SECLUDED SETTING** - On site of proposed dormitory town.
- **RARE OPPORTUNITY TO BUY** - No one else wants it.
- **SELECT NEIGHBORHOOD** - Beside sewage works.
- **SOLD** - Unless idiots like you offer a higher price
- **SUBJECT TO NEW INSTRUCTIONS** - They have just discovered death watch beetle.
- **UNSPOILED** - Planning permission granted for field next door.
- **UNUSUAL FEATURES** - No roof.
- **UNUSUAL LOCATION** - In the path of a projected motorway.
- **USEFUL OUTBUILDINGS** - no inside toilet.
- **WITHIN EASY DISTANCE OF** - Next door to a pub and opposite a sex shop local amenities.
- **WELL SITUATED** - In full view of the neighbors.



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Bayview Police Station Update

by Bayview Captain Albert Pardini
Police Cases

*Saturday, Nov. 4, 7:17 a.m., Brussels and Dwight Sts., Warrant Arrest: A man made a frantic call to 911 and said that his wife just deliberately hit him with the family car. The man provided dispatch with the description of the car and license plate number. Officers saw the car and pulled it over. Much to their surprise they found that the man was driving the car and in the passenger seat was his wife. It was learned that the man fabricated the story because his wife would not let him use the car. A computer check revealed that the man had a half-million dollar warrant for his arrest for a child custody issue. He was brought into custody and will lose the use of the car until he can post bail.

*Tuesday, Nov. 7, 5 p.m., 400 Block of Tocaloma Ave., Dog Bite Report: While on patrol, an officer "valiantly" responded to the 400 block of Tocaloma Ave regarding a report

of a vicious dog that had just attacked a man. The caller stated that he had been bitten on the leg by a large Rottweiler. When the officer arrived he found the man with San Francisco Fire Department paramedics. The man told him that he had been walking in Little Hollywood Park when a large Rottweiler charged him and bit his leg. The officer did not see any holes in the man's pants or a dog bite but the man was so rattled that he believed he had been bitten. The victim then pointed out a car nearby and told the officer that the dog was inside. The officer then "heroically" advanced upon the car with the dog safely locked inside and then met with the dog's owner. The owner told him that he and "Sheba" had been coming out of the park when Sheba was startled by the victim. Sheba then instinctively lunged at the man, but he pulled her back and then put her in the car. The officer ensured that Sheba had all of her shots and then contacted Animal Care and Control for a follow up investigation. The officer informed both the victim and Sheba's owner that they will be contacted by Animal Care and Control.

401k Plans Pack Big Tax-Savings Punch

by Jason Alderman

Managing your personal finances can be a constant juggling act where car payments, a mortgage and college savings all compete with daily expenses. Despite today's pressing needs, don't lose sight of tomorrow's top financial priority: your retirement.

Financial planners often speak of the three-legged stool for funding retirement: government-provided benefits, employer plans and personal savings. But with Social Security's future in doubt and pension plans going the way of the dodo bird, it's a good idea to depend on your own resources whenever possible.

For millions of Americans whose employers sponsor a 401(k), 403(b) or 457 plan (named for their governing IRS codes), one of the best things they can do to ensure future financial security is to participate in the plan. If you don't, you're missing a golden opportunity to save for retirement while lowering your current tax burden. You may also be leaving free money on the table, because many employers will kick in a matching contribution to your account.

With these plans, money is deducted from your paycheck before taxes are withdrawn, lowering your taxable income and therefore, your taxes. You don't pay taxes on these savings or their investment earnings until you withdraw them - usually at retirement when your taxable income, and tax rate, may be much lower.

It's also a relatively painless way to save, since the money goes directly to your retirement account, reducing the temptation to spend it. You can usually contribute a percentage of your pay up to the IRS-allowed maximum (\$15,000 in 2006), although people over age 50 can make additional "catch-up" contributions of up to \$5,000. Many companies will match a portion of your contributions as an incentive to save: A common match is 50 percent of the first 3 percent of pay you save.

It really adds up: Say you earn \$35,000 and are in the 25 percent marginal tax bracket. Contributing 6 percent of your pay (\$2,100) lowers your taxable income to \$32,900, reducing income taxes by \$525. A 50 percent employer match of the first 3 percent you contribute would add another \$525 to your account. In the end, you would pay only \$1,050 for \$2,100 in annual savings, or \$87.50 a month. Saving that same \$2,100 in a traditional savings account would cost \$175 a month.

The sooner you start saving, the faster your account will grow.

Conversely, the longer you wait, the harder it is to catch up. Some experts say for every five years you delay, you may need to double your monthly savings amount to achieve the same retirement income.

Plans usually provide various investment options such as stock, bond and money market mutual funds. And while most withdrawals before age 59 1/2 face severe tax penalties, many plans offer loan provisions in case you need money for a housing down payment or an emergency. Just be careful, because you must fully pay back the loan if you quit your job, or risk penalty fees.

The Motley Fool provides an informative (occasionally tongue-in-cheek) overview on 401(k) plans www.fool.com/money/401k. Another good source is Practical Money Skills for Life, a free personal financial management site sponsored by Visa USA www.practicalmoneyskills.com/401k, which contains detailed retirement financial planning information, including interactive online calculators for estimating your retirement needs.

Remember, don't get so caught up in today's needs that you forget about tomorrow's.

Jason Alderman directs the Practical Money Skills for Life program for Visa USA. More information about retirement planning and other financial tips can be found at www.practicalmoneyskills.com. As always, consult a financial professional regarding your particular situation.

Worst Credit Card Company Practices

From Page 1

The result: The true cost of a credit card, and its risks, are hidden from the consumer - until the statement arrives. If credit card companies insist it is necessary to accommodate risk by charging exorbitant rates and fees, do they also insist that they should be carefully hidden, hard to detect?

6. Pre-Approval Scheme: What this really means is you are not approved. You may be, but you aren't yet. However, the word, "approved" has a nice ring to consumers so it's the perfect way to offer a low interest rate card to folks who fall for the trick. Check out the fine print in the offer and you'll find that if you "fail to qualify" for the rate offered, you can be issued another card. Beware, that substitute card may take you to the cleaners. Furthermore, it's likely you received this offer because you have been carefully chosen, via "predictive modeling" as having the perfect credit profile for this "bait and switch." You can opt out of most pre-approved credit card offers by calling 1-888-5OPTOUT.

7. Customer Service Nightmare: Apparently credit card companies have designed their customer service not to assist customers, but instead the maze-like system of waiting queues seems orchestrated to break the will and spirit of consumers to the point that we often "throw in the towel" convinced that we're engaged in a frustrating, time-consuming, and hopeless pursuit.

8. How About a Raise?: Credit card companies can raise your interest rate at any time, for any reason, upon 15 days notice. Check your mail.

9. Balance Transfer Fees: Here's an offer you may want to refuse: Transfer your balance to a card with a low introductory rate. Beware of the risky transaction fee for transferring that balance, normally 3 to 5 percent.

10. You're Over the Limit: It used to be that credit card transactions that put you over your credit limit would be denied. Today, the credit card companies are only too happy to approve them, and then sock you with over-limit fees up to \$39. Pay especially close attention to this one. This is not a one-time over the limit fee. It will chase you, month after month, until you bring your balance below the limit.

If ever the warning "buyer beware" applied, it is certainly true with respect to credit card ownership in America. For more information regarding this feature, please call 818-717-9397, or email media@creditlearningcenter.com. Walter Burch is editor-in-chief at the site: CreditLearningCenter.com

Everyone Had Their Pumpkins at WVCC



Pre-schoolers at Visitation Valley Community Center got an early start on Halloween this year by posing for our roving photographer with their pumpkins.

Auto Break-ins Don't Take a Holiday

While shoppers flood the malls to catch the day after Thanksgiving steals, burglars hit the parking lots, breaking into parked cars and stealing their valued contents.

"Holidays are the prime time for burglars to 'shop' in parking lots," said Phuc Phu of the Glass Doctor of Daly City franchise. "Hasty shoppers often leave their packages in plain sight in the backseat of their cars, making them easily accessible to thieves."

Victims of car burglaries return from shopping to find not only stolen valuables from their cars, but usually windows that have been broken in the process. A single window replacement costs around \$250.

To help keep your valuables and car safe, the Glass Doctor of Daly City franchise offers these tips:

- *Park in a lighted area with steady traffic.
- *Lock your vehicle.
- *Keep all packages and shopping

bags in the trunk and unload them when you get home.

*Hide cell phones and CDs or tapes.

*Have your keys ready before you reach the car.

*Look underneath, around and in the back seat of your car before opening the door.

*Lock the door immediately after getting inside.

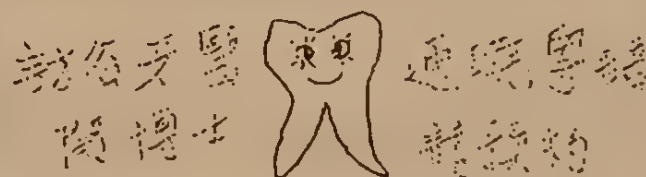
*Consider buying an anti-theft device like a steering wheel lock or an alarm system.

If your car is broken into and you need a window replaced, contact a glass professional.

Established in 1962, Glass Doctor is the largest chain of full-service glass replacement providers in the nation. Recognized by Entrepreneur magazine among its "Franchise 500," Glass Doctor franchisees offer complete glass replacement, service and repairs to the automotive, residential and commercial markets at more than 400 locations in the United States and Canada. Glass Doctor is a subsidiary of The Dwyer Group, Inc. For further information or to find the location nearest you, visit www.glassdoctor.com.

VISITACION VALLEY DENTAL OFFICE

Albert Kuan, D.D.S.



10 Percent Senior Discount

37 Leland Avenue
San Francisco, CA 94134

Monday thru Friday: 9 a.m. to 5 p.m.
Closed on Thursday

Phone 239-5500
for an appointment
Cantonese Spoken

Visitation Valley Community Center Senior Program

Funded by S.F. Department of Aging & Adult Services

Open 365 Days a Year
Lunch Served Every Day

Senior Bingo - Holiday Crafts
Senior Council - Day Outings
Exercise - Gambling Trips
Ceramics - Potlucks
Mahjong - Blood Pressure
Birthday Parties
Holiday Celebrations

66 Raymond Avenue 467-4499

ST. JAMES PRESBYTERIAN CHURCH

240 Leland Ave., San Francisco, CA 94134
The Rev. Dr. Jerry O. Resus, Minister

Church School Classes: 9:15 a.m.
Sunday Worship Service: 10:30 a.m.
Wednesday Bible Study: 11:00 a.m.
Friday Bible Fellowship: 7:30 p.m.
Saturday Choir Rehearsal: 10:00 a.m.

You are cordially welcome to join us for study, worship, fellowship and service. We seek to teach the Bible and to lift up Jesus Christ so He can draw all persons to Himself.

Come to Church This Week

Visitation Valley Police Report

by Ingleside Captain Paul Chignell
Remembering Sgt. Lee

Sgt. Philip J. Lee, (Star #1473) assigned to the Ingleside Police Station, passed away early Sunday morning, Oct. 29.

Sgt. Lee had been battling illness for the past two years and was an inspiration to all of us in the San Francisco Police Department.

Phil grew up in Visitation Valley and lived in the Sunnyside neighborhood near City College. He entered the Police Department in November of 1982. He served at Mission Station, Northern Station and the Fugitive Recovery Unit in addition to Ingleside Station.

He is survived by his mother, brothers and sister as well as his wife, retired San Francisco Police Officer Jennifer Lee.

Police Cases

*On Oct. 24 at 2:10 p.m., officers went to Geneva and Santos where they met with a victim who stated that her ex-boyfriend had taken a hard object and thrown it at her vehicle thereby shattering glass on her person. She gave a description of the suspect and stated that he was in the 100 block of Blythdale. The officers went to that location and spotted the suspect running from them up a hill. He then stopped and surrendered stating "It was an accident, the bottle flew out of my hand". The suspect, who lives on Carrizal, was booked for felony assault and a parole violation.

*On Oct. 25 at 5:44 p.m., officers stopped a vehicle at Santos and Geneva with three occupants for a vehicle violation. They determined that one of the occupants was on probation for narcotics. A search and subsequent investigation revealed methamphetamine and cocaine. Three suspects, who live on Santos, Eddy and Ellis streets were arrested for narcotics and warrants.

*On Oct. 26 at 3 a.m., an officer stopped a vehicle at Sawyer and Sunrise for a license plate violation. The driver, who lives on the 200 block of Russia, was driving with a suspended license and was uninsured. He was cited and his 1994 Toyota was towed.

*On Oct. 27 at 6:24 p.m., officers were on patrol in McLaren Park due to numerous complaints of drug use and other criminal activity. They observed a vehicle with two occupants with irregular vehicular registration at Shelley and Mansell. An investigation revealed that the driver was wanted on a warrant for driving with a suspended license and that she was in possession of suspected methamphetamine as well as narcotics paraphernalia. The resident of the 900 block of Alabama was arrested on a number of charges. At 8:23 p.m., officers responded to the first block of Kelloch on a report of a prowler hiding in a backyard. The officers observed the suspect hiding in a fetal position. When the suspect saw the officers he ran and jumped over a number of fences and then in an attempt to escape, ran through a closed sliding glass door causing broken glass to shatter near small children in the residence. The suspect was detained and violently resisted arrest. The resident of the first block of Heritage was charged with multiple offenses.

*On Oct. 28 at 6:42 a.m., officers went to the first block of Blythdale where a suspect was yelling and screaming and appeared drunk. The suspect took a fighting stance with the officers. He was subdued, arrested for drunk, and traffic warrants. At 6:36 p.m., an officer stopped a vehicle for going over a double line at Mansell and Visitation. The driver, who lives on Lois Lane, was driving with a suspended license. He was cited and his 2000 Mercedes was towed.

*On Oct. 29 at 4 p.m., a police sergeant stopped a vehicle for a stop sign violation at Desmond and

Leland. The driver, who lives on the 100 block of Loehr, was driving with a suspended license. He was cited and his 2006 Toyota was towed.

*On Oct. 30 at 4:30 p.m., an officer stopped a vehicle at Geneva and Brookdale for a registration violation. The driver, who lives on the 200 block of Ellington, was driving with a suspended license. She was cited and her 1998 Buick was towed. At 6:52 p.m. along the 100 block of Blythdale, officers were on plainclothes patrol in the Sunnyside Public Housing when they saw a large number of known gang members loitering on the 100 block of Blythdale. One of the members was identified by the officers as wanted on a no bail parole violation. The officers made contact with the suspect, who is extremely tall and large in girth. They attempted to engage the suspect calmly but he became quite agitated and refused to be handcuffed. The suspect then began to violently resist the officers and actually threw an officer off of him into the street. The suspect then ran away towards the 1700 block of Sunnyside with the officers in pursuit. Officers along with a police sergeant arrived to assist. While the officers were chasing the suspect, gang members in the area attempted to intimidate and obstruct the officers. The suspect was located in a residence on the 1700 block of Sunnyside hiding under a bed. He continued to violently resist arrest until subdued. The resident of the 200 block of Santos was arrested for the warrant and for resisting arrest.

*On Oct. 31 at 11:48 a.m., officers were on patrol when they spotted a known gang member at Garrison and Rey who was a fugitive. They stopped and arrested the resident of the 1400 block of Revere for a no bail warrant for drug sales.

*On Nov. 3 at 11:43 a.m., officers were on patrol when they spotted a suspect loitering in a doorway on the 700 block of Rutland. The suspect appeared to be concealing something. The officers stopped and found a "crack" pipe and suspected cocaine. The resident of Daly City was arrested. At 7:15 p.m., an officer stopped a vehicle at Sunnyside and Bayshore for an equipment violation. The driver, who lives on the first block of Brookdale, was unlicensed. He was cited and his 1989 Dodge was towed.

*On Nov. 4 at 7:26 p.m., officers were on patrol when they observed a vehicle go through a stop sign without stopping at Rutland and Visitation. They checked their printed "hot" sheet and found that the vehicle had been reported stolen. They stopped the vehicle and found two occupants, the driver from Suisun City and the passenger from South San Francisco. The driver was wanted on a no bail parole warrant as well as a grand theft warrant. Both parties were given their constitutional rights and questioned. The driver stated that he obtained the vehicle from "some guy in the Sunnyside". They then both admitted that the vehicle was stolen. Also found in the vehicle were master keys and a stolen cell phone. The suspects were arrested on multiple charges. At 7:38 p.m. an officer stopped a vehicle at Hahn and Visitation for an equipment violation. The driver, who lives on the 100 block of Bayshore, was driving with a suspended license. He was cited and his 1985 GMC was towed.

*On Nov. 7 at 1:44 a.m., an officer stopped a vehicle for parking in a handicapped zone on the 2200 block of Bayshore. The driver, who lives on the 400 block of Argonaut, was unlicensed. He was cited and his 1993 Ford was towed. At 7:11 p.m., officers were on patrol when they spotted a wanted fugitive loitering at Rutland and Leland. When the officers called the suspect's name he took off running down to Arleta, threw some narcotics over a fence and then kept running. The officers chased the suspect down and arrested him for a drug warrant and

for possession of crack cocaine for sale. The suspect lives on the 200 block of Leland. At 9:50 p.m., officers went to the first block of Leland on a domestic violence case where a man had struck his wife several times. During the course of the attack, the man also hit his 13 year old daughter. The suspect was arrested on two felony charges.

*On Nov. 7, a student had attacked another juvenile on a Muni bus at 3rd and Egbert. On Nov. 8 at 10:15 a.m., the victim identified the suspect as going to school on the 400 block of Raymond. An officer arrested the resident of the 100 block of Cameron for felony assault. At 3:10 p.m., officers observed a known felon on probation driving at Rutland and Raymond without his seatbelt fastened. When they pulled him over, he was attempting to secrete something in his car. The officers found suspected crack cocaine. The resident of the 200 block of Talbert was arrested on the narcotics offense as well as a parole violation. At 6:20 p.m., security officers observed a drug sale at the corner of Rey and Heritage and took one suspect into custody. Officers arrived and arrested the transient for possession of suspected cocaine. At 8:14 p.m. security officers stated that they had spotted a suspect at Garrison and Rey who had been involved in a shooting on Nov. 6. Officers and a police sergeant responded to the area and located one suspect who was standing on a street corner. As that suspect was taken into custody, a vehicle sped by that witnesses stated was involved in the same shooting. The officers stopped the vehicle at Geneva and Cielito and found the driver, who lives on the 1100 block of Pierce, was in possession of a loaded firearm. The first suspect, a juvenile who lives on Arleta, was arrested for attempted murder and conspiracy. The second suspect was arrested on gun charges.

*On Nov. 11 at 10 a.m., after a residence on Fratessa Court had been burglarized on a previous day, a suspect in the burglary was trying to sell some of the stolen items back to the victim on the 4000 block of San Bruno. A witness to the burglar's exit from the residence identified the one selling the property back as the burglar. Officers and a police sergeant responded to the scene, located the suspect, found property on him that was taken in the burglary and obtained a confession. The suspect, who has no permanent local address, was booked for receiving stolen property, a parole violation and a no bail parole warrant. His companion, also with no local address, had a warrant for narcotics from Iowa.

Police Summaries

*Oct. 23: 9:10 a.m., 100 block of Peabody St., burglary, attempted, damaged screen, 3 suspects
*Oct. 23: 100 block of Britton St., theft from vehicle.
*Oct. 23: 200 block of Leland Ave., vandalism.
*Oct. 23: First block of Tucker Ave., found 13 year-old boy
*Oct. 25: 800 block of Brussels St., false impersonation.
*Oct. 25: 400 block of Raymond Ave., threats, ex-student.
*Oct. 25: Sawyer St. and Visitation Ave., threats, suspect known.
*Oct. 25: 131 Talbert St., found 1996 Nissan
*Oct. 26: First block of Blythdale Ave., theft of cell phone.
*Oct. 26: 100 block of Blythdale Ave., missing 13 year-old girl.
*Oct. 26: Geneva and Santos St., lost cell phone.
*Oct. 26: 1900 block of Sunnyside Ave., domestic violence.
*Oct. 27: 2 a.m., 200 block of Teddy Ave., felony assault, throat slashing, suspect known and being sought.
*Oct. 27: 3:45 p.m., Velasco Ave. and Santos St., robbery, strongarm, cell phone and money
*Oct. 27: 6:55 pm Sunnyside Ave. and Santos St., robbery, on Muni, forcibly takes iPod
*Oct. 27: First block of Schwerin St., theft from building, wallet and contents
*Oct. 28: 5:48 p.m., 1400 block of Sunnyside Ave., shots fired at car
*Oct. 28: 400 block of Argonaut Ave., mental detention, 21 year-old man.
*Oct. 28: Britton St. and Visitation Ave., assault
*Oct. 28: 100 block of Britton St., vandalism.
*Oct. 28: 54 Castillo St., stolen 1996 Nissan.
*Oct. 29: First block of Brookdale Ave., stayaway order violation.
*Oct. 29: 100 block of Brookdale Ave., threatening phone calls.
*Oct. 29: 850 Sunnyside Ave., stolen 1994 Honda
*Oct. 30: 7:35 a.m., 100 block of Hahn St., shooting, hit in head and back, non-life threatening, unco-

operative victim.

*Oct. 30: 100 block of Blythdale Ave., breaking windows
*Oct. 30: 409 Campbell Ave., stolen license plate
*Oct. 30: 218 Raymond Ave., stolen 1996 Acura
*Oct. 30: 1700 block of Sunnyside Ave., recovered shotgun
*Oct. 31: 6:49 a.m. Shelley Dr. and Mansel St., arson of a vehicle
*Oct. 31: 9:30 a.m.-5:50 p.m., 100 block of Ankeny St., burglary, door, money
*Oct. 31: 2 p.m.-3:15 p.m., 1600 block of Geneva Ave., burglary, 3 suspects, residence ransacked
*Oct. 31: 4 p.m.-9:30 p.m., 200 block of Blythdale Ave., burglary, window/lock car
*Oct. 31: 7 p.m.-11:10 p.m., First block of Brookdale Ave., burglary, back door, DVD
*Oct. 31: 7:15 p.m. 200 block of Schwerin St., attempted robbery
*Oct. 31: 327 Arleta Ave., found 1987 Toyota
*Oct. 31: First block of Blythdale Ave., service of restraining order
*Oct. 31: 211 Blythdale Ave., stolen 1996 Ford
*Oct. 31: Geneva Ave and Santos St., pickpocket
*Oct. 31: 1200 block of Grand St., stayaway order violation, threats.
*Nov. 1: 7:21 Delta St., found 1993 Honda
*Nov. 2: 9:46 p.m., 1500 block of Sunnyside Ave., shooting, victim hit in foot, totally uncooperative with the police.
*Nov. 2: 1861 Sunnyside Ave., found 1996 Ford
*Nov. 3: 5 p.m., First block of Leland Ave., hitting injury on child, suspect known.
*Nov. 3: Geneva and Brookdale Aves., attempted theft.
*Nov. 3: 200 block of Rey St., theft of cell phone, suspect known.
*Nov. 3: 100 block of Schwerin St., theft, identification documents.
*Nov. 4: 6:35 p.m., 1600 block of Felton St., attempted robbery, deliveryman shot in leg
*Nov. 4: 190 Raymond Ave., found 1991 Honda
*Nov. 4: Rutland St. and Visitation Ave., found 1993 Acura
*Nov. 5: First block of Garrison Ave., missing 13 year-old girl
*Nov. 6: 6:25 p.m., Loehr St. and Visitation Ave., 14 year-old victim, beaten and robbed of cell phone
*Nov. 6: 8:10 p.m., Garrison Ave. and Schwerin St., felony assault, knife, stabbed in back, street fight
*Nov. 6: 8:25 p.m., Sunnyside Ave. and Peabody St., shooting, Tendarion resident shot on street, head and upper body, in critical condition.
*Nov. 6: 900 block of Rutland St., missing 47 year-old woman.
*Nov. 6: 200 block of Sawyer St., vandalism.
*Nov. 6: 1800 block of Sillman St., mental detention, 44 year-old woman.
*Nov. 6: 300 block of Teddy Ave., arson of trailer.

Downtown Shopping During the Holidays

The San Francisco Municipal Transportation Agency (SFMTA) offers the following tips for enjoying the downtown shopping area this holiday season:

*The two best ways to get to Union Square, San Francisco Centre, or the Metreon on the day after Thanksgiving (Friday, Nov. 24) are Muni Metro or BART. The Powell Street stop for Muni Metro and BART takes you to the foot of Union Square, directly beneath SF Centre, and one block from the Metreon at 5th Street and Mission.

*Most BART stations have ample free parking on the day after Thanksgiving.

*The SFMTA provides over 7,000 parking spaces in the Union Square area with weekday and weekend rates designed for short-term parking in the following garages: Ellis-O'Farrell (925 spaces); 5th/Mission (2,585 spaces); Moscone Center (732 spaces); Sutter Stockton (1,865 spaces) and Union Square (985 spaces).

*The least expensive and least crowded place to park near Union Square on weekends and on the day after Thanksgiving: St. Mary's Square Garage, two blocks east and three blocks north of Union Square on Kearny and Pine Streets. Weekend and holiday rates: \$2 for one hour, \$7 per day.

*Parking garages near Union Square that do not fill up on Saturdays or the day after Thanksgiving: Hearst Garage on 3rd Street between Mission and Market Streets, St. Mary's Square Garage and the Jessie Square Garage on Stevenson Street west of 3rd Street.

*Reduced BART fares: Children age 5-12 and seniors 65 or older can ride BART for one-quarter the normal fare with discount tickets. Discount tickets are available at retail vendors, such as Albertsons, Safeway and Longs Drugs, but not at most BART stations. For ticket vendor info, go to: www.BART.gov.

*Ferries that operate on the day after Thanksgiving: Larkspur, Sausalito, Vallejo and Oakland-Alameda. For more info, go to www.511.org or call 511.

*Best bicycle parking near Union Square: Union Square Garage, top

VISITACION VALLEY GRAPEVINE - DECEMBER 2006 - 9

*Nov. 6: First block of Tucker Ave., allegation of minor without parental control
*Nov. 7: First block of Blythdale Ave., breaking windows, suspect known.
*Nov. 7: First block of Ervine St., theft from locked vehicle
*Nov. 7: Geneva Ave. and Carter St., stolen license plate
*Nov. 8: 100 block of Blythdale Ave., burglary, back door, stereo
*Nov. 8: 3711 San Bruno Ave., stolen 1987 Buick
*Nov. 8: 91 Tucker Ave., found 1999 Honda
*Nov. 8: 536 Wilde Ave., found 2004 Lexus
*Nov. 9: 500 block of Raymond Ave., threats, suspect known
*Nov. 10: 11:50 a.m.-4 p.m., 100 block of Loehr St., burglary, back door, jewelry
*Nov. 10: 12:30 p.m.-1:30 p.m., First block of Fratessa Ct., burglary, open window, jewelry
*Nov. 10: 1100 block of Visitation Ave., vandalism to vehicle
*Nov. 11: 6:05 p.m., 1700 block of Sunnyside Ave., six shots fired, no victims
*Nov. 11: 1802 Felton St., found 1985 Toyota
*Nov. 11: 200 block of Santos St., vandalism to vehicle
*Nov. 12: 200 block of Blythdale Ave., disturbing the peace.
*Nov. 12: 64 Brookdale Ave., found 1996 Saturn.
*Nov. 13: 4:09 p.m., 100 block of Kelloch Ave., child concealment, custody dispute.
*Nov. 14: 6:20 a.m., Mansell St. and Visitation Ave., burglary, rear door, Park and Rec Bldg
*Nov. 14: 4:18 p.m., 100 block of Blythdale Ave., burglary, back door, television.
*Nov. 14: 200 block of Blythdale Ave., detention and release.
*Nov. 14: 500 block of Carter St., found 17 year-old girl
*Nov. 14: Goettingen and Wilde Ave., theft from locked vehicle
*Nov. 14: 500 block of Velasco Ave., vandalism to vehicle
*Nov. 14: Velasco Ave. and Santos St., found 1985 Cadillac
*Nov. 15: 7 a.m.-3 p.m., 100 block of Blythdale Ave., burglary, window, jewelry
*Nov. 15: 10:30 am-11:00 am 1800 block of Sunnyside Ave., burglary, DVD player
*Nov. 15: 200 block of Blythdale Ave., detention and release.
*Nov. 15: First block of Delta St., battery
*Nov. 15: Mansell St. and San Bruno Ave., theft on bus
*Nov. 16: 6 p.m., Bayshore Blvd. and Arleta Ave., robbery, strongarm, cell phone taken.
*Nov. 16: 216 Sawyer St., found 2006 Acura.

floor.

*The busiest days to shop at Union Square (in order): Christmas Eve, the Friday and Saturday after Thanksgiving, Dec. 26 and Fridays and Saturdays between Thanksgiving and Christmas.

*Least crowded days of the week to shop at Union Square between Thanksgiving and Christmas: Sundays and Mondays.

*Read all parking signs carefully before parking. Many downtown parking spaces are designated for commercial vehicle parking, and many spaces become tow-away zones after 3 or 4 p.m.

*If a parking garage is full, garage attendants will provide maps to nearby garages that have space available. Do not wait outside full garages.

*For updated free traffic and transit info, go to www.511.org or call 511. Holiday Safety Reminder

*Be alert for pick pockets. Carry wallets in front pockets and close handbags and carry them in front of you in crowds.

*Due to heightened security measures, do not leave bags or parcels unattended at any time.

Traffic Facilitation

The Department of Parking & Traffic will restrict on-street parking on several downtown streets between Thanksgiving and New Year's Day in order to increase traffic and transit capacity during the busy holiday shopping season. "Tow Away No Stopping" signs will be installed on the following streets from Friday, Nov. 25 through Sunday, Jan. 1.

*O'Farrell Street, north side, Powell to Grant

*Stockton Street, east side, Sutter to Market

*Geary Street, north side, Powell to Mason

Traffic Control

Traffic control officers will be deployed to the Union Square and Moscone Center areas as needed to facilitate traffic flow and ensure pedestrian safety and access.

Construction Moratorium

In order to facilitate traffic and transit flow, no traffic lane or sidewalk closures will be allowed on business area streets between Thanksgiving and New Year's Day.

Grapevine Puzzler

B U L L C R E E K F Y T I C R O D A M A
A A B L A B A G B Y D E G D I R E V E B
S G U I L I A K C O R B A L L A R A T S
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Agua Fria
Agua Mansa
Alleghany
Altaville
Alturas
Amador City
Angel's
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Araz
Stage Stop
Ashford Mills
Atolia
Atwell Mill
Auburn

Bagby
Bagdad
Balance
Rock
Ballarat
Banner
Barker
Ranch
Bear Valley
Belfort
Belleville
Bend City
Bennettville
Benton

Berdoo Camp
Berryessa
Beveridge
Big Bar
Big Bend
Big Oak
Flat
Blocksburg
Bodie
Boulder Flats
Bridgeville
Brown
Bull Creek
Butte

Buzzards
Roost
Bully Hill
Calico
Caliente
Camanche
Campo Seco
Carbondale
Carnegie
Carson Hill
Cartago
Casa Diablo
Cerro Gordo
Cherokee

Historic Proportions

1887

Match clues to answers.

- Canada's first national park on June 23.
- First female mayor in the United States elected here on Apr. 4.
- Large earthquake hit here on Feb. 23, killing 2,000.
- Abyssinian troops defeat Italians on Jan. 26.
- Chester Greenwood patented these on Mar. 13.
- U.S. Navy leased this as a naval base on Jan. 20.
- Largest snowflakes measuring 15" x 9" measured here on Jan. 28.
- Police clashed with pro-Irish independence protesters on Nov. 13.
- Winner was only participant in this first-ever contest on Apr. 20.

As a Matter of Fact

"It was believed by some 16th Century Europeans that the veins in a human body originated in the liver while the arteries originated in the heart.

"The U.S. census of 1920 showed that for the first time, the majority of Americans lived in urban areas.

"Norfolk County, Massachusetts is the birthplace of three presidents: John Adams, John Quincy Adams and John F. Kennedy.

"When someone is said to be 'mending the jug,' it means he or she has been given an impossible task.

"Raisins were once very expensive and were eaten only by the rich.

"Analytic geometry was developed by the philosopher Rene Descartes.

"When translated into English, the Japanese word for soda means 'poison water.'

"At one time all American presidents, their wives and important political figures were exempt from paying postage.

"According to tradition, Tasmanians will not eat a fish with scales.

"More than 99.9 percent of the species that ever lived on the earth were extinct before the coming of man.

10. First observed on Feb. 2 in Punxsutawney, Pennsylvania.

11. British Empire took over this on Oct. 1.

12. Book about this language published on July 26.

A. Groundhog Day

B. Pearl Harbor

C. Balochistan

D. Bloody Sunday

E. Argonia, Kansas

F. Fort Keogh, Montana

G. Motor racing

H. Ear muffs

I. Banff National Park

J. Battle of Dogali

K. Esperanto

L. French Riviera

Answers: 1-1, 2-E, 3-L, 4-I, 5-H, 6-B, 7-F, 8-D, 9-G, 10-A, 11-C, 12-K.

Sez Who?

Match quotes to speakers

1. "It's not that I'm afraid to die, I just don't want to be there when it happens."

2. "I always turn to the sports section first. The sports page records people's accomplishments; the front page has nothing but man's failures."

3. "To apologize is to lay the foundation for a future offense."

4. "For nothing can seem foul to those that win."

5. "Necessity never makes a good bargain."

6. "The other teams could make trouble for us if they win."

7. "Please accept my resignation. I don't care to belong to any club that will have me as a member."

8. "Wit is educated insolence."

9. "Fools make research and wise men exploit them."

A. William Shakespeare

B. H.G. Wells

C. Benjamin Franklin

D. Woody Allen

E. Aristotle

F. Yogi Berra

G. Earl Warren

H. Groucho Marx

I. Ambrose Bierce

Answers: 1-D; 2-C; 3-I; 4-A; 5-C; 6-F; 7-H; 8-E; 9-B

Sump, the Gump



Poor Rix's Almanac

by Rix Quinn

Dear Poor Rix: How can I figure out how long I will live? — Nervous
Poor Rix asked several dead people how long they lived, and most said "not long enough."

The average life expectancy in the U.S. is 77.2 years. So if you're an average person who's 77.1, schedule that annual physical real soon.

Here's something weird: the older you get, the longer you might live. If you're 75 right now, you can expect to live 11.5 more years if you avoid high-risk behavior. For instance, driving a big car is low risk. Trying to lift one is high risk (and pretty dumb).

Other high-risk activities include driving without a seat belt, sky diving without a parachute, and showing up at a political convention wearing campaign buttons from the opposite party.

Did you know women outlive men by five years? Poor Rix told his wife, and she laughed like crazy.

Why the longevity difference? I interviewed several women, who said, "It's because we're smarter." When I asked guys the same question, they said the dead men "were just looking for a way to get out of the house."

Way back in 1900, the average life expectancy was only 47.3 years. Then folks decided dropping dead before 50 was a stupid career move, so they started taking better care of themselves.

Last week Poor Rix read about a lady over 100 who said a long life

Saturdays are Special At Randall Museum

The Randall Museum offers drop-in, hands-on art and science workshops every Saturday from 1 to 4 p.m. at 199 Museum Way (off Roosevelt, above the Castro). Workshops are \$3 per child; \$5 for a parent and child combo. All kids under 8 must be with a paying adult. Call 554-9600 for further information.

"Dec. 2: Pins! Bracelets! Necklaces! Make your own festive jewelry designed especially for the little kid in everyone."

"Dec. 16: Use ice cubes, wax and recycled materials to make your own 'Swiss cheese' candle."

"Dec. 23: Assemble miniature collages and paint them for use as gift cards or mini masterpieces."

"Dec. 30: Print and put together your own calendar for 2007."

Other Saturday activities include:

"Morning Family Ceramics from 10 to 11:30 a.m. (\$5 per person workshop fee)"

"Meet the Animals from 11:15 a.m. to 12 noon."

"Animal Feeding at 12 noon."

"Golden Gate Model Railroad Club Exhibit from 11 a.m. to 4 p.m."

Holiday Crafts Day

Create one-of-a-kind hand-made gifts and decorations that will brighten the holidays at Randall Museum's Holiday Crafts Day on Saturday, Dec. 9 from 10 a.m. to 3 p.m.

Five Years Ago In the Grapevine

DECEMBER 2001

"Visitation Valley residents attended two community forums on Nov. 14 and 17 hosted by Urban Ecology and District 10 Supervisor Sophie Maxwell at the former Schlage Lock auditorium to help determine what new development could take place in the neighborhood."

"San Francisco Recreation and Park Commission officials rejected three contractor's bids to build a 2,600 square-foot clubhouse at Cora Street and Leland Avenue after offers disclosed a 144 percent markup of the architect's estimate."

"Motorists were wondering why Caltrans never reopened an existing U.S. Highway 101 Silver Street on-ramp from Bayshore Boulevard."

comes from "working hard, eating vegetables, and thinking clean thoughts."

Poor Rix has followed 66 percent of that advice.

Dear Poor Rix: Some people eat lots of meat. Others eat vegetables only. Which is right? — Hungry Harold

It's alarming to read about the feud between meat-eaters and vegetarians. Why can't we all just be hungry friends?

For the record, Poor Rix became a vegetarian 25 years ago as the result of a bizarre rare steak incident. I still dine with meat-loving buddies, but never eat off their plates.

In response to frequent questions about vegetarians:

1. Some of us believe this diet will help us survive longer. Poor Rix will let you know in about 80 years.

2. Poor Rix does not know if vegetables possess brains. But I do know that cauliflower and lettuce have heads.

3. A vegetarian who eats dairy products is called a lacto vegetarian. One who eats eggs is an ovo vegetarian. A vegetarian who eats meat might provoke a rhubarb.

4. Many vegetarians love eggplant. We also know that if you plant an egg, you will not grow a chicken tree.

5. It's speculated that the world's earliest vegetarians were actually meat-eaters who were too slow to catch animals. Poor Rix doubts this, because cows are not world-class sprinters.

6. Do vegetarians have a secret greeting? Some say, "Hi, herb. How ya bean?"

7. Can meatless meals lead to memory loss and apathy? Poor Rix

can't recall, and doesn't really care.

Dear Poor Rix: What is your favorite horror story? — Linda

Chances are if you didn't read "Dracula," you saw a movie version. The original 19th century novel unearths a deep plot filled with unsavory creatures the same thing Dracula enjoyed when he was real hungry.

The story begins as lawyer Jonathon Harker heads for Count Dracula's Transylvania castle on a legal matter. Dracula invites Jon to stay overnight, which may be hunger talking. Jon's soon awakened by scratching, and opens his bedroom door to find Drac hanging upside down on the wall.

Bolting from his room, Jon escapes by running through another door, which leads him into a casket-filled courtyard. Quickly, he swallows a cold capsule to "stop the persistent coffin."

From this point forward, the plot becomes thicker than concrete pudding. But at Dracula's castle, we learn that he has several brides (you'll see them in later movies) who conspire with him to bleed good folks dry.

The only way to destroy these rascals is to pierce their hearts with stakes while they sleep. So when the sun rises, that's what our heroes do. Soon the world is vampire-free until the next sequel.

In reading this grand classic, we discover that (1) blood is thicker than water, and more nutritious, too; (2) vampires make lousy house pets; and (3) first thing in the morning, there's nothing like a good stake.

Poor Rix offers bad answers to good questions. E-mail him at rixquinn@charter.net.

Grapevine Classified

IT'S NOT SMART to do nothing when you have something negative in your life. The issue somehow affects and becomes everybody's problem.

"Getting nervous and upset."

"Feeling sick on a regular basis."

"Feeling like punching out something or someone."

"Feeling like screaming."

"Can't sleep."

"Watching television all night."

"Simply not in a happy frame of mind."

"Problem making the right choices."

If you are experiencing any of these symptoms, we need to talk with you. Visitation Valley Jobs, Education and Training center offers advocacy and mediation services relating to all types of quality-of-life issues. Court-mandated programs available. Service and trust is our commitment to the community. Contact Marjorie Ann Williams, Counselor at (415) 239-2877.

GRAPEVINE DISPLAY ADVERTISING: new limited time rates: Full Page \$60, 1/2 Page \$33.75, 1/4 Page \$18.75, 1/8 Page \$10, 1/12 Page \$8, 1/16 Page \$6. Generous discount for three or more insertions. Call (415) 467-9300 for more details. Classified: 20 words for \$1. Extra line 50 cents. Ad and payment should be received by 15th of prior month at Visitation Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134.

WCC BOARD MEETINGS: Visitation Valley Community Center (WCC) regular monthly Board meetings, held the 4th Thursday of each month at 6 p.m., except December and May, are open to the public. Board members are elected by the members of the community center with dues currently paid, at the Annual Membership meeting held the 2nd Saturday in May each year. Any vacancies that occur on the Board due to uncompleted 3-year terms of membership are filled by appointment of the remaining Board members. At least 75% of our Board members must reside in Visitation Valley. Persons interested in Board membership are encouraged to send a letter of interest to: Board of Directors Development Committee, Visitation Valley Community Center, 50 Raymond Avenue, San Francisco, CA 94134. Please let the Board know what you could contribute that will enhance and improve our organization for better service to our community. You will be contacted and your letter will be submitted to the Board for consideration at either the next Annual election or of any available open positions that might occur within the coming year.

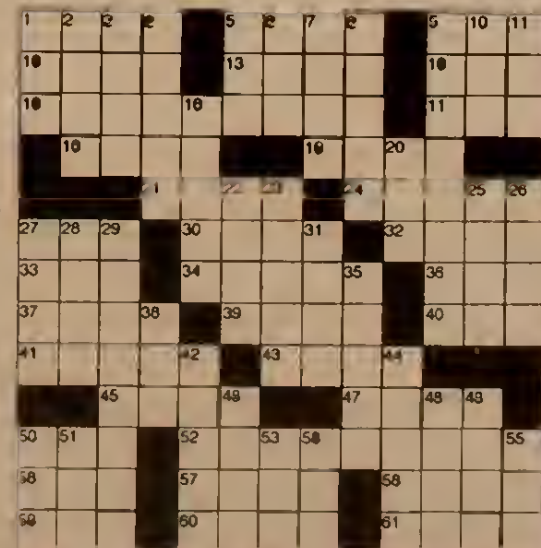
GRAPEVINE 20TH ANNIVERSARY special issue with neighborhood history still available, mailed anywhere in U.S. for \$1. Send to: Visitation Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134.

VOLUNTEERS WANTED for WCC After School Program to tutor children ages 5-14 at one of our 11 sites in the Visitation Valley area. Interested persons contact Dee Smith, WCC After School coordinator: (415) 585-2059.

Crossword Puzzle

Solution on Page 11

ACROSS
1 General Agreement of Tariffs and Trades (abbr.)
5 Turk. title
9 Federal Aviation Admin. (abbr.)
12 Oriental maid
13 Pinetone
14 Sleeveless Arab cloak
15 Firebug
17 Mine (Sp.)
18 Indo Chin. language
19 Moles
21 Revise
24 Suspend
27 Soak
30 Terrapin
32 Pleasant
33 Cost of living index (abbr.)
34 Household gods
36 Exclamation
37 Arm bone
39 Stomach
40 Indian ground salt
41 Spirits of the dead
43 Son of Leah
45 Adjective-forming (suff.)
47 River into the North Sea
50 Vigor
52 Free
56 "Fables in Slang" author
57 Bird
58 East
59 Sleep
60 Headland



61 Elide
DOWN
1 Hiatus
2 Strich (pref.)
3 Edible root
4 Oar's fulcrum
5 Luzon people
6 Cotton machine
7 Fr. exclamation
8 Bent
9 Brazen
10 Mother of Hezekiah
11 Shoe size
16 Emulate
20 Vein (pref.)
22 Muslim holy men
23 Alps
25 Yearn
26 Affirmative
27 Slimy stuff
28 Wide-mouthed vessel
29 Seal
31 Proofreader's mark
35 Cut
38 Atomic Energy Commission (abbr.)
42 Back buck of India
44 Epic by Homer
46 Rounded projection
48 Cold elpine wind
49 Norse mythical hero
50 Old Doric name of Zeus
51 Artificial language
53 Power (Lat.)
54 Curve
55 No (Scot.)

Visitacion Valley Business Directory

Valley free listings in the 415 area code.
Call the Grapevine at (415) 467-9300.

AQUARIUM

DRAGON CITY AQUARIUM, 144 Leland Ave., 333-4598

AUTOMOTIVE

BAYSHORE AUTO, 2260 Bayshore Blvd., 467-6130

BAYSHORE SERVICE, 2596 Bayshore Blvd., 239-5239

BROTHERS AUTO BODY, 2520 Bayshore Blvd.

CHARLES GARAGE, 2560 Bayshore Blvd., 239-7450

TW AUTOMOTIVE, 2500 Bayshore Blvd., 586-8281

BANK

BANK OF AMERICA, 6 Leland Ave., 622-4501

BAKERS

LITTLE QUIAPO BAKE SHOP, 169 Leland Ave., 239-2253

BARBERS

BARBERSHOP, 3570 San Bruno Ave., 724-4398

DeMASI'S BARBER SHOP, 36 Leland Ave.

THE SHOP (JB), 168 Leland Ave., 239-6709

BEAUTICIANS

BODY, SOUL & SPIRIT, 222 Leland Ave., 333-7261

FACE, BODY & SOUL (Skincare Treatments), 3582

San Bruno Ave., 467-3223

MAY MAY BEAUTY SALON, 60 Leland Ave., 337-9381

MIZ RENAS SALON, 19 Blanken Ave., 467-3339

NAILS BY JENNY, 50 Leland Ave., 333-6800

WHO'S BADD, 224 Leland Ave., 657-3156

BLIND CLEANING

SPEEDY ULTRASONIC BLIND CLEANING (commercial and residential), 1116 Girard St., 467-7506

BOARDING HOUSE

ABLE'S CASA, 850 Rulland St., 333-4664, fax 333-4693

BOOKKEEPERS

AMY ARAGON, PROFESSIONAL BOOKKEEPER, 467-8927

VERNA WALLACE E A., 2320 Bayshore Blvd., 239-5333

CARPETS

HANSEN INTERIORS, 41 Leland Ave., 333-6382

CASKETS

CASKETORIUM, INC., 90 Leland Ave., 586-3451

CHURCHES

CHURCH OF THE VISITACION, 665 Sunnydale Ave., 239-5960

IGLESIA EL ESPIRITU SANTO, 38 Leland Ave.

KOREAN FIRST PRESBYTERIAN CHURCH, 333

Tunnel Ave., 468-1213

RIDGE VIEW UNITED METHODIST CHURCH, 590

Leland Ave., 239-5457

ST. JAMES PRESBYTERIAN CHURCH, 240 Leland Ave., 586-6381

VALLEY BAPTIST CHURCH, 305 Raymond Ave., 467-6055

VISITACION CHINESE BAPTIST CHURCH, 8 Desmond

St., 333-4503

COFFEE

CANDLESTICK COFFEE, 2155 Bayshore Blvd., 467-2442

HAPPY DONUT, 2600 Bayshore Blvd., 468-5309

JOE, 28 Leland Ave.

CREDIT UNION

NORTHEAST COMMUNITY FEDERAL CREDIT UNION, 29 Leland Ave., 434-0738

DAY CARE

CAROUSEL DAY CARE, 261 Hahn St., 468-5363

DENTIST

VISITACION VALLEY DENTAL OFFICE (Albert Kuan, DDS), 37 Leland Ave., 239-5500

DEVELOPERS

VISITACION VALLEY COMMUNITY DEVELOPMENT CORPORATION, 1099 Sunnydale Ave., 587-7895

ELECTRICAL

TATE ELECTRIC (Joel Tate), 467-4657

FLORISTS

IL FIORE FLOWERS, 2406 San Bruno Ave. 468-0145

GARDEN ORNAMENTS

SILVESTRI GARDEN ORNAMENTS, 2635 Bayshore Blvd., 239-5990

GROCERS

CASA LOPEZ PRODUCE, 58 Leland Ave., 586-4745

E-Z STOP MARKET, 2203 Geneva Ave., 586-9240

FIVE MILE MARKET, 3574 San Bruno Ave., 467-7300

K.C. MARKET, 400 Wide St., 467-3024

LA LOMA PRODUCE #2, 65 Leland Ave., 239-7520

LITTLE VILLAGE MARKET, 1450 Sunnydale Ave., 586-1815

M & M SHORTSTOP, 2145 Geneva Ave., 586-0878

PICCOLO PETE, 2155 Bayshore Blvd., 468-6800

7-11, 2200 Bayshore Blvd., 468-8646

SHUN LEE MARKET, 2400 Bayshore Blvd., 586-4851

SMITTY'S MARKET, 2610 Bayshore Blvd., 239-5606

SUPER FAIR MARKET, 201 Leland Ave., 239-6856

TEDDY'S MARKET, 298 Teddy Ave.

HERBS

SAN ON HERBS, 33-A Leland Ave. 333-7469

HYPNOTHERAPY

VALERIE HABEGGER-HYPNOTHERAPY, 371 Teddy Ave., 468-5631

INSURANCE

EDNEEPS (A.H.E. INSURANCE), 467-0236 Fax 467-0276

ROBERT LEHMAN, CLTC (Blue Cross), 333-0850

KITCHEN CABINETS

LEE CHANG INTERNATIONAL, 25 Leland Ave., 333-2730

LAUNDRY/CLEANERS

BAY WASH, 44 Leland Ave.

CITY WASH, 83 Leland Ave., 333-9467

COIN WASH & DRY LAUNDRY, 166 Leland Ave.

FORTY-NINER CLEANERS, 51 Leland Ave., 239-6418

LELAND AVENUE CLEANERS, 151 Leland Ave., 586-1412

VALLEY LAUNDRY, 90 Leland Ave.

VISITACION VALLEY LAUNDRY, 108 Leland Ave., 239-9030

LEARNING

3-N-1 LEARNING ACADEMY, 240 Leland Ave., 584-8655

VISITACION VALLEY COMMUNITY BEACON CENTER, 450 Raymond Ave., 452-4907

VISITACION VALLEY FAMILY SCHOOL, 325 Leland Ave., 586-9320

LIBRARY

VISITACION VALLEY BRANCH, 45 Leland Ave., 239-5270

MANUFACTURER

SEE'S CANDIES, INC., 345 Schwenn St.

MEDICAL

AMERICAN RED CROSS, BAY AREA CHAPTER, 1704

Sunnydale Ave., 584-3620

HAWKINS VILLAGE MEDICAL CLINIC (Dept. of Public Health), 1099 Sunnydale Ave., Appointments: 715-0310

DR. SAM HO, MD, 2858 San Bruno Ave., 337-6135

NEW CARNIVAL ACUPRESSURE HEALTH CENTER, 2458 Bayshore Blvd., 337-8100

NORTHEAST MEDICAL SERVICES, LELAND AVENUE, 82 Leland Ave., 391-9686 (ask for Leland Avenue clinic)

PORTOLA FOOT & ANKLE CLINIC (Dr. Dwyang Patel) 2858

San Bruno Ave. 467-7500

NOTARY

ROYAL PACIFIC MORTGAGE, 46 Leland Ave., 333-4900

ORGANIZATIONS

ASIAN PACIFIC AMERICAN COMMUNITY CENTER, 2442 Bayshore Blvd., 587-2689

GENEVA TERRACE PROPERTY OWNERS ASSOCIATION, 60 Burr Ave., 584-2700

GIRLS AFTER SCHOOL ACADEMY, 2050 Sunnydale Ave., 333 Schwenn St., 584-4044

JOHN KING SENIOR COMMUNITY, 500 Raymond Ave., 239-6233

LELAND HOUSE, 141 Leland Ave., 405-2000

ROCK (Real Options for City Kids), 590 Leland Ave., 333-4001

VISITACION VALLEY SENIOR CENTER, 66 Raymond Ave., 467-4499

PHARMACY

VISITACION VALLEY PHARMACY, 100 Leland Ave., 239-5811

PHOTOGRAPHER

WALTER CORBIN PHOTOGRAPHY (freelance), 435

Sawyer St., 587-9471, fax 337-8620

PLUMBING

MARK VOELKER PLUMBING, 99 Arleta Ave., 467-7401

POST OFFICE

VISITACION USPO, 68 Leland Ave., (800) 275-8777

REAL ESTATE

JUSTYNA P. TO (Century 21), 2488 Junipero Serra

Bvd., Daly City 94015, (650) 991-5215, Mobile (415) 830-1235

CATHY KLINE SAUNDERS (Zephyr Real Estate), 215

West Portal Ave. 731-5011 ex. 163

RESTAURANTS

BAYSIDE CAFE, 2011 Bayshore Blvd., 467-2023

G & L BAKERY & RESTAURANT, 198 Leland Ave., 239-6283

HERNANDEZ TAQUERIA & BAKERY, 98 Leland Ave., 587-7721

LUAN FAT BAKERY, 110 Leland Ave., 585-1167

MISS MATTIE'S SUNFLOWER BLUES CAFE, 107

Leland Ave., 333-8854

PHO Y & G RESTAURANT, 73 Leland Ave., 469-5686

TWO JACKS, 167 Leland Ave., 337-0433

SCULPTOR

CARTORIGIALS (Mikal Carbor), 2 Hahn St., 239-4138

SELF-DEVELOPMENT

DYNAMIC DEVELOPMENTS (Marjorie Ann Williams, CEO, Career and Self-Enhancements Specialist) 467-7608

SERVICE PROVIDERS

THE VILLAGE (Community Center), 1099 Sunnydale

Ave., 239-5045

VISITACION VALLEY BAPTIST CHURCH OUTREACH CENTER, 57 Leland Ave.

VISITACION VALLEY BILINGUAL EDUCATION, SUPPORTIVE SERVICES & TRAINING (VVBESST), 120 Leland Ave.

VISITACION VALLEY COMMUNITY CENTER (VCC), 50 Raymond Ave., 467-6400

VVCC FAMILY & COMMUNITY SERVICES CENTER, 161 Leland Ave., 586-6998, Fax 586-8027

VISITACION VALLEY JOBS, EDUCATION AND TRAINING (VJET), 1099 Sunnydale Ave., 239-2866

TAVERN

THE CLUB HOUSE, 25 Blanken Ave.

TELEPHONE

D & A WIRELESS, 78 Leland Ave., 452-4139

VARIETY

GOLDEN 99 CENTS ZONE, 5-7 Leland Ave., 333-3923

Study Reveals Deadly Drive Time for Teens

It's 3 p.m. on a school day. Do you know where your teenager is?

If the answer's "no," you might want to find out. According to a new study from AAA, driving after school is nearly as dangerous as it is late at night on the weekends.

In an analysis of crash data involving 16- and 17-year-old drivers, AAA found the number of fatalities Monday through Friday between 3 p.m. and 5 p.m. was almost as high as Friday and Saturday nights between 9 p.m. and 2 a.m. Between 2002 and 2005, the total number of fatalities during these time periods was 1,100 on weekdays 1,100 and 1,237 on weekends.

The increased crash risk during afternoon hours results in part from increased traffic on the roads. Sharing the road with commuters and adults making other trips makes driving more difficult for teen drivers and less forgiving when they make mistakes.

"These unstructured hours between the end of school and when their parents get home from work can be dangerous as teens experiment with their freedom and lack of supervision," said Sean Comey, spokesperson for AAA of Northern California. "Fortunately, parents can reduce the chances their children will be involved in a crash after school by monitoring their teens' driving just as carefully on weekday afternoons as they

Tips for Parents of Teen Drivers
"Set very clear driving rules with teens. Consider drawing up a parent-teen driver agreement clearly spelling out curfews, standards of driving behavior, prohibited activities and their resulting punishments. Have the teen driver read and sign it.

"Enforce passenger restrictions. State law prohibits new teen drivers from carrying passengers for the first year they have a license. Parents should limit the number of passengers for as long as they deter-

VISITACION VALLEY GRAPEVINE - DECEMBER 2006 - 11

mine necessary after the first year. Crash rates increase drastically for 16- and 17-year-old drivers as young passengers are added to a car.

"Do not permit teens to ride with a new teen driver. Carpooling seems like a sensible way for teens to ride to school, home and activities, but it can promote risky passenger behavior. Research shows that it is more dangerous for several teens to ride in one car than for them to drive individually in multiple vehicles.

"Ban the cell phone - handheld and hands-free. Teens have trouble managing distractions, especially while driving.

"Require your teen to wear a seat belt every time he or she rides in a car. Teens have the lowest belt use rate of any age group.

"Make your rules known to other adults in your teen's life. A parent-to-parent agreement with the parents of your teen driver's friends or teammates can establish standard rules among a group of teenagers, making it easier for everyone. Letting your neighbors know your teen's driving rules can give you extra sets of eyes when you're not around.

"Parents should also pay close attention to their own driving habits," said Comey. "A little hypocrisy can undermine a lot of diligent parental protection efforts. If you speed, tailgate and run red lights, your teen probably will, too. Be a positive role model for your young driver and make sure your teen understands your family's driving rules."

Crossword Puzzle Solution

GATT	AGHA	FAA
AMAH	TIER	ABA
PYROMANIC	MIA	
LOLO	NEVI	
	EDIT	DELAY
SOP	EMYD	NICE
CLI	LARES	AHA
ULNA	MOLE	REH
MANES	LEVI	
	ICAL	ELBE
ZIP	SOVEREIGN	
ADE	IBIS	ASIA
NOD	NESIS	DIELLE

Visitacion Valley Family and Community Services Center



For a Better, Healthier, Safer Community for All

We Can Help You!

Complete Immigration documents, assist with SF County paperwork (Medi-Cal, Welfare, etc.), education workshops, referrals to other services

Parenting Skills Workshop

Tuesday, December 12
5:30-7 p.m.
50 Raymond Ave.
Theme: Making Storytime Fun!

In collaboration with Janell Bolte, director of San Francisco Raising a Reader, Christy Burgess with S.F. Public Library and Jumpstart

Meet and Eat Whole Family Cooperative

Saturday, December 9
10:30 a.m. - 1 p.m.
325 Leland Ave.

Theme:
Holiday Celebrations

Taste cultural food, games for children and parents. Each child to receive gift box.

Sign-up a must for families with children ages 0-5.

December 2006 Activities

held at 161 Leland Avenue
except where noted

Enhanced Information and Referral

Every Monday Through Friday
December 1 to 31
9 a.m. - 5 p.m.

Free Food Distribution

Every Monday, 3 - 4 p.m.
December 4, 11 and 18
Emergency food box available anytime.
Call (415) 586-6998, Monday-Friday, 9 a.m.-5p.m.

Parents Committee Meeting

Free Dinner and Childcare
Friday, December 1, 5:30 - 7 p.m.
at 325 Leland Ave.

Individual and Family Counseling

Thursday, December 21
4:30 - 5:30 p.m.
For appointment, please call Julia Carmen at (650) 738-8045 or FCSC Staff at (415) 586-6998



Every Wednesday

December 6, 13, 20 and 27
6 - 8 p.m.



Men's Classes
Facilitated by
Before The After
FREE Refreshments



**Cathy began looking at Visitation Valley real estate in 1949,
and she's been out in front of the competition ever since.**

Cathy has been the most successful REALTOR® in Visitation Valley for more than 20 years.

She was born and raised in the Valley, and has successfully represented buyers and sellers for years. She's actively involved in neighborhood charities and community events.

For all your real estate needs, call Cathy!

Cathy Kline Saunders
Broker Associate, REALTOR®
415.731.5000 ext 163

